

PLAN HIGHLIGHTS

...Allows You the Flexibility to Use a Network Pharmacy or any Pharmacy You Choose

While costs are lower when you use a network pharmacy, you can go to any pharmacy you choose and still receive prescription benefits.

...Offers a Convenient Mail Order Option

The mail order program, designed for maintenance drugs, provides up to a 90-day supply of a drug at various copayment levels.

HOW THE PRESCRIPTION DRUG PROGRAM WORKS

When you need to purchase prescription drugs, you have three options: you can go to a network pharmacy, go to any other pharmacy or order through the mail.

USING A NETWORK PHARMACY

When you fill your prescription at a network pharmacy, you can get up to a 30-day supply of most prescription drugs for one payment. You pay:

- \$5 for a generic drug
- \$10 for a brand-name drug

To receive the highest level of benefits, you must fill your prescription at a participating pharmacy using your plan vendor's identification card. (Refer to the Contact Information for the phone number and/or web site address for a list of network pharmacies in your area.) No claim form is required, and the prescription can be written by any physician.



GENERIC VS. BRAND-NAME DRUGS

A generic drug is a copy of a brand-name drug that is no longer protected by a patent. A generic generally serves the same purpose as the original drug; however, the generic drug's purchase price is less since the cost of research, development and marketing was paid by the original manufacturer.

If your physician authorizes the use of a generic drug and you choose to use the more expensive brand-name drug, you will pay \$10 of the cost at a network pharmacy plus the difference in cost between the brand-name drug and the generic drug.

Using Any Other Pharmacy

When you fill your prescription at a non-network pharmacy, you pay the full cost of the prescription and then file a claim form to be reimbursed. You will be reimbursed for 50% of the cost (after the deductible) for up to a 30-day supply of most prescription drugs.

Using the Mail Order Program

You can use the mail order drug program to purchase up to a 90-day supply of maintenance drugs. This is a convenient way for you to save money if you need medication for a chronic or ongoing illness such as allergies, diabetes or heart disease.

You pay:

- \$10 for a generic drug
- \$20 for a formulary drug