

EPC Prescription Drug Plan, Gold HDHP Plan

When you enroll in the Medical Plan, you will be enrolled in the Prescription Drug Plan, which is administered by BeneCard PBF. To receive the highest level of benefits, prescription drugs must be obtained from a pharmacy in BeneCard's national pharmacy network or directly from BeneCard via BeneCard Central Fill for Mail Service and Specialty Medications. Register your account on-line at: <https://benecardpbf.com/> and click on "Log in." Be sure to have your member ID number handy. Once your account is open you can access your plan details, the drug formulary, pharmacy network, and other beneficial information. BeneCard's member service number is 1-888-907-0070.

To minimize your out-of-pocket and co-pay costs, ask your prescriber to consider generic drugs, if a generic drug is not available then consider formulary brand drug in BeneCard's Performance Formulary as may be medically appropriate. Once you have registered with BeneCard you can go to the BeneCard website and view the list of medications available on your formulary. If your specific medication is not listed, there is a list of alternative medications that are on the Formulary you can discuss with your doctor or prescriber.

Prescription medications dispensed for acute care intended for short-term use are best filled at a local retail pharmacy. These include antibiotics and other medications that you take for short periods of time. Similarly, first time use of a medication intended to be used on a long-term basis should be filled at a local pharmacy in just a small quantity initially to determine if the medication is right for you. These include drugs that treat high blood pressure, cholesterol, diabetes, asthma, or other chronic conditions. Once the right medication, dosage, and strength are determined to be effective, a longer-term supply of up to 90-days may be filled at your local pharmacy or BeneCard's mail order pharmacy called BeneCard Central Fill. You may choose either depending on your preference. There is no co-pay penalty for selecting a local retail pharmacy.

Sending a new prescription or switching an existing prescription to BeneCard Central Fill is easy! You can call member services at 888-907-0070 and request a transfer of your existing medication. Or you can ask your prescriber to electronically submit a new prescription directly to BeneCard Central Fill.

Utilizing a short-term supply of a medication the first time you try it reduces the waste of having to dispose of unused medications that proved ineffective. Many medications are very expensive, for example the average cost of a 90-day supply of a medication is \$1,770, for a Brand named it is \$2,875 and for a specialized medication it is \$13,960. To save on co-pays and reduce costs paid by your EPC plan be sure to ask your doctor for a generic form if available and to consider ordering a short-term supply the first time you try a new medication to avoid waste if it proves ineffective. Once your treatment is established you can ask your doctor to prescribe a 90-day supply with 3 refills giving you up to a year's supply. You can have that sent to BeneCard Central Fill or your local pharmacy.

To avoid additional waste, we ask that you **not** set up automatic refills for any of your medications. When you find yourself running low just call in for a refill using the information on the medication container. Automatic refills often lead to accumulations of thousands of dollars in medications in your cabinet when refills are sent early or after you have stopped the treatment. Certain common medications that may accumulate can become targets for misuse by outsiders with dependencies and can be extremely dangerous to those who may find them with that intent.

There is another class of medications referred to as “Specialty Medications” used to treat complex health conditions. These are quite expensive and often need careful oversight from a healthcare provider to make sure they are properly administered, to watch for side effects, and to ensure that the medication is working as intended. Coverage for those is provided through BeneCard’s specialty pharmacy BeneCard Central Fill. Coverage for Specialty Medications is described below.

Medical/Prescription Drug Plan Annual Deductible

Plan Participants are responsible for paying the following deductibles before the Plan starts paying for prescription coverage. For the Gold HDHP there is a combined Medical/Prescription Drug deductible. There is no charge or deductible for certain preventative drugs classified as such by HHS. After the deductible is met, plan participants will be responsible for the applicable coinsurance payment for all prescriptions filled until the maximum out-of-pocket is met.

Gold HDHP Plan Annual Medical/Rx Deductible:	Individual	Family
	\$3,200	\$6,400

Co-Payments for up to a 30-Day Supply of Medications

Participant pays 100% for medications until full deductible* is met, then is responsible for the coinsurance.

Gold HDHP Plan Co-payments Up to a 30-day supply:	Generic	Formulary Brand	Non-Formulary Brand
	20%		

Long-Term Use Medications

Medications for chronic conditions that are taken long-term can be dispensed with up to a 90-day supply each time the prescription order is filled. Before filling a 90-day supply of a newly prescribed medication, ask your healthcare provider to write a prescription for a shorter-term supply of 30 days or less. This will avoid waste if the medication dosage or strength needs to be adjusted or if side effects require a change to a different medication.

Long-term prescriptions of 31 to 90 days can be filled at either BeneCard Central Fill mail order pharmacy for home delivery or at a local pharmacy of your choice. Please do not set up to receive automatic refills to avoid waste and the buildup of expensive, and potentially dangerous if misused, medications in your medicine cabinets.

Co-Payment for 31 to 90-day supply of Long-Term Maintenance Medications

Participant pays 100% until full deductible* is met, then is only responsible for the coinsurance. *For*

Gold HDHP Plan Long-Term Co-payments Up to a 90-day supply:	Generic	Formulary Brand	Non-Formulary Brand
	20%		

Specialty Medications

Specialty Medications are high-cost medications dispensed **exclusively** through BeneCard’s specialty pharmacy BeneCard Central Fill. To determine if a medication is part of the Specialty Program, review the list of impacted medications on the BeneCard website <https://benecardpbf.com/>, or call the BeneCard member service at 888-907-0070. Under this program, specialty medications prescribed for you or a covered family member that are on the list will only be covered under the prescription benefit when ordered through Central Fill. They will not be covered if ordered through another pharmacy. And they will not be covered when obtained through an outpatient clinic, a home infusion company, or a doctor’s office unless that provider purchases them through BeneCard Central Fill under your prescription benefit. For a new prescription of a listed Specialty Medication, one initial fill is permitted from a retail pharmacy to allow time for you and your physician to transfer the prescription to BeneCard Central Fill. Please note that this program does not affect medications supplied in an emergency room or during an inpatient hospital stay. Due to the high cost and special handling required of these specialty medications, each fill is limited to a maximum of a 30-day supply.

The EPC Benefits office has established a co-pay subsidization program to enable plan participants using certain high-cost specialty medications to take full advantage of manufacturer co-pay assistance programs wherever they are available. Those using any specialty medications where these subsidies are available will have the opportunity to enroll for this program and in many cases pay no co-pay for their medication! Some programs will allow a Specialty Coordinator to automatically complete enrollment on your behalf and other programs will require you to enroll directly with them through a website or phone call. In all cases, a Specialty Coordinator will provide guidance through the enrollment process. Members may contact the Specialty Operations Copay Assistance Team with any questions about the Copay Assistance Program at 1-888-907-2820, option 3, Monday through Friday, 8:00 AM – 8:00 PM EST.

Co-Insurance for up to a 30-day supply of Specialty Medications dispensed through Central Fill

Participant pays 100% until full deductible* is met, then is only responsible for the coinsurance; except where manufacturer co-pay subsidies are available.

Gold HDHP Plan Co-Insurance for Specialty Medications:	Generic	Formulary Brand	Non-Formulary Brand
	Member pays 20% of specialty medication cost, up to a \$500 Maximum per 30-day supply.		