

# PRESCRIPTION DRUG

Express Scripts provides coverage through a nationwide network of pharmacies.



BENEFITS  
**365**

## NON-MEDICARE

With the Non-Medicare Prescription Drug Plan, you can receive your prescriptions at a retail or mail order pharmacy.

### Benefits-At-A-Glance

	Express Scripts
<b>Annual Deductible</b>	\$50 per person
<b>Out-of-Pocket Maximum</b>	\$3,850/individual; \$7,700/family
<b>Retail Pharmacy (30-day supply)</b>	
<b>Generic Drug</b>	\$10 copay
<b>Formulary Brand Name Drug</b>	20% coinsurance (\$20 min/\$50 max)
<b>Non-Formulary Brand Name Drug</b>	30% coinsurance (\$40 min/\$50 max)
<b>Home Delivery (90-day supply)</b>	
<b>Formulary Brand Name Drug</b>	20% coinsurance (\$40 min/\$100 max)
<b>Non-Formulary Brand Name Drug</b>	30% coinsurance (\$80 min/\$100 max)
<b>Generic Drug</b>	\$20 copay

### Mandatory Generics

If you request a brand name drug when a generic equivalent is available, you pay the difference in cost.



## SAVE ON DRUGS

The average American pays nearly \$1,200/year for prescription costs. But, there are ways for you to lower your prescription drug costs:

- ▶ Generic medications provide you with the same quality, strength, purity and stability as the brand name—but cost 80% to 85% lower, on average, than brand-name products.
- ▶ When you use mail order, you save on a 3-month supply delivered right to your door.
- ▶ Ask your doctor to refer to the Preferred Drug list when prescribing a new medication. These preferred drugs are generally considered to offer equal or greater therapeutic value and to be more cost-effective than the other drugs in the same drug category.

Login to [www.express-scripts.com](http://www.express-scripts.com) to review the Preferred Drug List and estimate drug costs.