

# Your summary of benefits

Your Plan: Modified \$15/\$40/\$60/30% \$150 Deductible

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.*

Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Pharmacy Deductible</b>	\$150 per member / \$450 family	\$150 per member / \$450 family
<b>Pharmacy Out of Pocket</b>	\$0	\$0
<b>Prescription Drug Coverage</b> <i>This plan uses a National Drug List. Drugs not on the list are not covered. You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days.</i>		
<b>Preventive Pharmacy</b> Preventive Immunization <i>Prescription Drug deductible does not apply.</i>  Female oral contraceptive <i>Generic, Single Source, and Multi-Source brand. Prescription Drug deductible does not apply.</i>	\$0 copay (retail only)  \$0 copay (retail only)	50% coinsurance (retail only)  50% coinsurance (retail only)
<b>Tier1 - Typically Generic</b> <i>Prescription Drug deductible does not apply. Member pays the retail pharmacy copay plus 50% for out of network. Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i>	\$15 copay per prescription (retail only) and \$37.50 copay per prescription (home delivery only)	50% coinsurance (retail only)
<b>Tier2 - Typically Preferred / Brand</b> <i>Member pays the retail pharmacy copay plus 50% for out of network. Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i>	\$40 copay per prescription (retail only) and \$120 copay per prescription (home delivery only)	50% coinsurance (retail only)

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<p><b>Tier3 - Typically Non-Preferred / Specialty Drugs</b>  <i>Member pays the retail pharmacy copay plus 50% for out of network. Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i></p>	<p>\$60 copay per prescription (retail only) and \$180 copay per prescription (home delivery only)</p>	<p>50% coinsurance (retail only)</p>
<p><b>Tier4 - Typically Specialty Drugs</b>  <i>Classified specialty drugs must be obtained through our Specialty Pharmacy Program and are subject to the terms of the program. Member pays the retail pharmacy copay plus 50% for out of network. Covers up to a 30 day supply (retail pharmacy and specialty pharmacy drugs) and up to a 90 day supply (home delivery program)</i></p>	<p>30% coinsurance up to \$250 per prescription (retail and home delivery for 30 day supply)</p>	<p>50% coinsurance (retail only)</p>
<p><b>Infertility Drugs</b></p>	<p>Not covered</p>	<p>Not covered</p>

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## Notes:

- When using non-network pharmacy; members are responsible for in-network pharmacy copay plus 50% of the remaining prescription drug maximum allowed amount & costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- Preferred Generic Program: If a member requests a brand name drug when a generic drug version exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed, but not more than 50% of our average cost of that type of prescription drug. The Preferred Generic Program does not apply when the physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply.
- Supply limits for certain drugs may be different, go to Anthem website or call customer service.
- Certain drugs require pre-authorization approval to obtain coverage.
- In Network and Non Network pharmacy deductibles are combined. Satisfying one helps satisfy the other. Pharmacy deductibles are included in the annual out-of-pocket maximums.