

Prescription

Q. Are there any changes regarding prescription coverage?

A. Yes. The out-of-pocket maximum for prescription drug coverage will be \$5,550 for an individual and \$11,100 for a family.

Q. Are there any prescription drugs that are not covered under the prescription plan?

A. Yes. For example, all the erectile dysfunction drugs are not covered under the plan. Examples of these types of drugs are Viagra and Cialis. You are responsible for the entire cost of the medication. For a list of other non-covered prescription drugs, please refer to the summary plan description.

Q. Have our co-pays changed?

A. No. The co-pays for a 30-day supply remain:
\$15 – Generics
\$25 – Brand Name Formulary
\$45 – Brand Name Non-Formulary

When you get a 90-day supply, you will pay two times the prescription co-pay (\$30/\$50/\$90). In other words, you are paying for 2 months and getting one month free.

Q. How can I keep my Prescription Costs at a lower co-pay?

A. You should discuss your current prescription and prescription alternatives with your doctor and/or pharmacist to determine if you can benefit from a less costly prescription, e.g. generic. You may also consider visiting pharmacies at major retailers that offer special pricing on generic maintenance drugs. Retailers may offer a lower co-pay to the participant and the cost is not charged to the plan.

Q. Can I only elect Prescription Coverage and Waive Medical Coverage?

A. No. If you are electing prescription coverage, then you must also elect medical coverage for yourself and any dependents you wish to be covered.

Q. Will I receive a separate prescription drug ID card?

A. Yes. Capital Rx will provide you with a prescription drug ID card to fill prescriptions (separate from your medical coverage card).