

Your Disney Prescription Benefit:

Provided by Express Scripts under Disney's Cigna medical options

Pharmacy Copay/Coinsurance, Deductible and OOP by Plan

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Smart90

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Express Scripts
By EVERNORTH

Basic PPO with HRA

Annual Deductible	There is no pharmacy deductible.
Annual Out-of-Pocket (OOP) Combined with your medical benefit Once OOP is met, the plan will pay 100% for eligible expenses for the remainder of the year.	Individual: \$6,000 Family: \$12,000
Short-Term Medications You can fill up to a 30-day supply at any participating pharmacy.	Generic Medications: \$4 Brand Medications: 35% of the cost of the drug up to \$80 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
Long-Term Medications You can fill up to a 90-day supply in the Smart90 network.	Generic Medications: \$4 Brand Medications: 30% of the cost of the drug up to \$160 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
ACA Preventive Items and Services	\$0
Pharmacy Vaccine Program	\$0

This Plan uses National Preferred Formulary with exclusions. To view a copy of the formulary, please navigate the [National Preferred Formulary](#). To see what drugs are excluded you can navigate to [National Preferred Formulary Exclusion List](#).

HMO with HRA

(Represents the following: Cigna HMO, AdventHealth CastCare and Orlando Health Cast Advantage)

Annual Deductible	There is no pharmacy deductible.
Annual Out-of-Pocket (OOP) Combined with your medical benefit Once OOP is met, the plan will pay 100% for eligible expenses for the remainder of the year.	Individual: \$3,500 Family: \$7,000
Short-Term Medications You can fill up to a 30-day supply at any participating pharmacy.	Generic Medications: \$4 Brand Medications: 35% of the cost of the drug up to \$80 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
Long-Term Medications You can fill up to a 90-day supply in the Smart90 network.	Generic Medications: \$4 Brand Medications: 30% of the cost of the drug up to \$160 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
ACA Preventive Items and Services	\$0
Pharmacy Vaccine Program	\$0

This Plan uses National Preferred Formulary but is a closed version of the formulary. This means that drugs that are not on the formulary are not covered by the plan. To view a copy of the formulary, please navigate the [National Preferred Formulary](#).

Please see additional information after the charts on the fourth page.

Value Select HMO (Offered to Southern California employees who reside in one of these four counties: LA, Orange, San Bernadino and Riverside)	
Annual Deductible	There is no pharmacy deductible.
Annual Out-of-Pocket (OOP) Combined with your medical benefit Once OOP is met, the plan will pay 100% for eligible expenses for the remainder of the year.	Individual: \$3,500 Family: \$7,000
Short-Term Medications You can fill up to a 30-day supply at any participating pharmacy. After your second fill of a long-term medication, you will need to fill your prescription at a Smart90 pharmacy.	Generic Medications: \$4 Brand Medications: 35% of the cost of the drug up to \$100 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
Long-Term Medications You can fill up to a 90-day supply in the Smart90 network.	Generic Medications: \$4 Brand Medications: 30% of the cost of the drug up to \$200 <i>(Brand drugs have a penalty if a generic equivalent is available.)</i>
ACA Preventive Items and Services	\$0
Pharmacy Vaccine Program	\$0
Plan has a closed formulary and only formulary drugs are covered.	

Smart90

Members are eligible for the Smart90® program which allows you to get a 90-day supply of most medications at any Walgreens, home delivery through [Express Scripts® Pharmacy](#) or one of Disney's Center for Living Well Pharmacy in Orlando or the Pharmacy for Living Well at Disneyland.

Disney On-Site Pharmacies: In Florida or California? Fill your prescription on-site!

You or a family member can fill your prescriptions at the on-site pharmacies whether you see a physician at the Center for Living Well or not. These on-site pharmacies are located at:

- **The Center for Living Well Pharmacy – Celebration** is located at 1530 Celebration Blvd., Suite 200, Orlando, FL 34747.
- **The Center for Living Well Pharmacy – Epcot** is located in the Epcot Cast parking lot at Walt Disney World.
- **The Pharmacy for Living Well – Disneyland** is located on Atmosphere Alley on the 2nd floor of the Currency Services Building, backstage behind Alien Pizza Planet at Disneyland Park.

Express Scripts Home Delivery

One of the best things about home delivery is that you can have a 3-month supply of your long-term medications (the kind you take regularly) delivered right to your door from Express Scripts® Pharmacy. It's safe, secure and speedy—and means less time waiting in a pharmacy line! To start ordering a 3-month supply from Express Scripts® Pharmacy, [register or log in](#) or [contact member services](#).

Patient Assurance Program

The Patient Assurance ProgramSM provides assistance to covered members to help manage costs for eligible insulin and other diabetic medications. The Patient Assurance Program helps in keeping the cost of these medications affordable and predictable.

Eligible members will never pay more than \$75 per 90-day supply (\$25 per 30-day supply) of participating insulin and diabetic medications. As a reminder, the [Smart90](#) program allows patients to fill their long-term medications for a 90-day supply at any Walgreens, one of [Disney's on-site pharmacies](#) or through home delivery from Express Scripts® Pharmacy.

Note: If you have been invited to enroll into [Diabetes Medication Program](#) managed by Cigna (a program that provides support to effectively manage diabetes and your overall health by working with the Health Coach Team), medications under that program are provided at no cost to you. Additional information on this program can be found on the in the Medical Care page of the Physical Wellbeing Section of Disney's Benefit Resource Guide.

Brand-Name Medication When a Generic Is Available

Members that purchase a brand-name medication when a chemically equivalent generic is available, you will pay the generic copay or coinsurance plus the difference in cost between the brand-name and generic medication. If you're taking a brand-name medication, ask your doctor if a chemically equivalent generic is available and right for you. FDA-approved generic medications contain the same active ingredients and are as safe and effective as their brand counterparts.

The difference in cost you pay will not apply to your deductible (in the [Consumer Choice plan](#)) or out-of-pocket maximum.

Lifetime Maximum Family Building

Fertility medications fall under the family building lifetime maximum of \$75,000 per person (shared with medical, adoption, surrogacy and cryopreservation). Fertility medications are subject to the deductible if in the [Consumer Choice plan](#) and copay or coinsurance and contribute toward the out-of-pocket maximum. Once the lifetime maximum is met, you will be responsible for the entire cost of fertility medication.

To gain access to your [Family Building benefits](#), you must first enroll by contacting WIN Fertility at 833.439.1520. Once enrolled, WIN will help you manage your medications. Fertility medications are filled under the Disney benefit by Accredo's Freedom Fertility Pharmacy (or the Center for Living Well in Orlando).

Specialty Medications

You must fill [specialty medications](#) through Accredo, an Express Scripts specialty pharmacy, or one of the Center for Living Well pharmacies in the Orlando area. If you don't fill your medication through one of these pharmacies, you will pay the entire cost of the medication. (Specialty medications are drugs used to treat complex conditions, such as cancer, hemophilia, immune deficiency and rheumatoid arthritis.) For questions related to specialty drugs, please contact [Accredo](#).

SaveOnSP Program

Eligible members enrolled in a Cigna Medical option (with the exception of those enrolled in Consumer Choice) are eligible to save money on specific specialty medications. If the medication you are taking is listed on the SaveOnSP Drug list, you may be eligible to participate in the program.

- If your specialty medication is noted on the SaveOnSP Drug List, you can receive your regular supply free of charge (\$0).
- You must join the SaveOnSP program when contacted to receive medications free of charge.
- Your prescriptions will continue to be filled through your regular specialty pharmacy.
- If you are prescribed one of these medications and want to take advantage of this program, contact SaveOnSP at 800.683.1074.
- If you decide not participate in the SaveOnSP program, you will continue to pay the applicable specialty drug copay.

- These cost of these medications will not count toward your deductible or out-of-pocket maximums.

To view the list of eligible specialty medications, click [here](#) (this list doesn't confirm coverage; please be sure to see if the drug is covered and/or if it requires a coverage).

If you have any questions or need more information, please contact SaveOnSP at 800.683.1074 Monday – Thursday 8 a.m. – 9 p.m. (EST) and Friday 8 a.m. – 7 p.m (EST).

The list of medications are subject to change; [here](#) is a website to provide up-to-date information when changes occur.

Coverage Reviews/Prior Authorizations

Some medications, including compound prescriptions, are not covered unless you receive approval through a coverage review (prior authorization). This review applies Plan rules based on FDA-approved prescribing and safety information, clinical guidelines, and uses that are considered reasonable, safe and effective. There are other medications that may be covered, but with limits (e.g., only for a certain amount or for certain uses) unless you receive approval through a coverage review.

You can log into [our website](#) to determine if your medications require a coverage review, or you can contact [Express Scripts](#) to learn more.

Condition Management/Treatment Programs

If you qualify for one of these programs, you will be contacted with an invitation to enroll. Members cannot request to be enrolled without being contacted by Express Scripts.

Livongo Hypertension Remote Monitoring: This program is designed to help individuals manage their high blood pressure through diet and exercise.

Livongo for Diabetes Program: This program is designed to help you manage your blood sugar levels to prevent long-term complications.

Pulmonary Remote Monitoring with Propeller: This pulmonary remote monitoring solution is designed to help you manage asthma and chronic obstructive pulmonary disease (COPD).

Behavioral Health Support with InMynd and SilverCloud: InMynd provides education for those new to therapy for certain behavioral health medications and alerts doctors to potential drug-related issues involving these medications. SilverCloud is a therapy program designed to help individuals with depression, anxiety, insomnia, and stress. It helps in managing challenging situations more clearly and effectively. Members that enroll in SilverCloud receive access to a web and app-based program that focuses on anxiety, depression, insomnia, resilience, and stress. If you are eligible to participate in SilverCloud, you can see an access code and link to enroll when logging into [express-scripts.com/healthsolutions](#). **Only members who receive the access code and link when logging in are able enroll.**

Express Scripts provides additional support to members through other programs that are developed through the use of data and information based on the medications members are taking. Those programs don't require member enrollment.