

HDP Benefit highlights: mail order

When to Use

The most efficient way to fill prescriptions that you take for long-term or chronic conditions is through the Mail Order Service.

Consumer-Directed Health (CDH) Plan

About your consumer-directed health plan (CDHP)

With this plan, you will be enrolled in a consumer-directed health plan, which provides medical and prescription coverage. Your CDHP also includes a health savings account (HSA) and a deductible (the amount that you and your dependents pay for healthcare services before your plan's coverage takes effect).

For questions about your medical benefit, please call the number on the back of your medical ID Card.

About your health savings account (HSA)

Your health savings account uses pre-tax dollars, which you can use to pay for your prescription and medical expenses. Unlike a flexible spending account, your HSA is not a "use it or lose it" account. Contributions to the account accumulate and roll over year to year. Any HSA money that you don't spend stays in your account and can earn interest.

For questions about your health savings account, please contact your HSA administrator at (877) 370-2849.

For all eligible care, there are three phases:

1. Deductible phase: In this phase, you pay 100% of your eligible expenses until you meet your annual combined medical and prescription drug deductible. Use the HSA funds to help pay these costs.
2. Coinsurance phase: If you've met your annual deductible, you pay only the coinsurance amount until you reach your annual combined medical and prescription drug out-of-pocket maximum. This protects you financially by limiting the amount you'd pay in the event of a catastrophic illness.
3. 100% coverage phase: If you've reached your out-of-pocket maximum for the year, you pay nothing more and your plan pays 100% for additional medical and prescription drug expenses for the remainder of the benefit year.

Deductible



A deductible is the amount you must pay before your plan sponsor begins paying for a portion of your medical claims and prescription costs.

For an individual, the deductible for medical claims and for prescriptions filled at in network retail or mail order pharmacies is \$1500.00 every year.

For full family, the deductible for medical claims and for prescriptions filled at in network retail or mail order pharmacies is \$3000.00 every year.

If you order a brand-name medication that has a generic equivalent, the difference in cost between the brand-name medication and generic medication will not apply.

Co-payment/Coinsurance

Different co-payments may apply for certain medications.

For medications:

- Your co-payment is 20.00% of the medication's total cost.

For brand-name medications when a generic is available: If the patient or the doctor requests a brand-name medication when a generic equivalent is available you will also be responsible for your brand co-payment plus the difference in price between the brand-name medication and its generic equivalent.

Days Supply

Through the Mail Order Service, you can purchase up to a 90-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

Out-Of-Pocket

Your out-of-pocket expense is the maximum amount you will pay before your plan sponsor will pay 100% of your eligible expenses.

For an individual, the out-of-pocket maximum for medical claims and for prescriptions filled at in network retail or mail order pharmacies is \$3000.00 every year.

For full family, the out-of-pocket maximum for medical claims and for prescriptions filled at in network retail or mail order pharmacies is \$6000.00 every year.

If you order a brand-name medication that has a generic equivalent, the difference in cost between the brand-name medication and generic medication will not apply.

This information is intended to serve as a general overview of your plan sponsor's prescription benefit program. Please note that the terms of your prescription benefit are subject to change. Please consult your plan sponsor for complete information.

