

## PRESCRIPTION DRUG COVERAGE

The ISU Plan offers a pharmacy program that is administered separately from your medical plan. You will have a separate benefit card that must be used for your prescription purchases but there is not a separate premium that you pay. The cost of the medical and prescription plans is combined into the single medical premium. The prescription plan is administered by Medco (Pharmacy Benefit Manager).

Deductibles	\$0
Out-of-Pocket Maximum	\$1,500/contract/year Separate from applicable medical plan out-of-pocket
30-day supply – Retail Pharmacy	\$10 co-pay for generic 30% co-pay for preferred brand name 50% co-pay for non-preferred brand name  Limited coverage for non-participating pharmacies.  For prescription medications used on a short-term basis
90-day Supply – Retail Pharmacy	\$30 co-pay for generic 30% x 3 co-pay for preferred brand name 50% x 3 co-pay for non-preferred brand name  For prescription medications used on a regular basis (for 3 months or more)
90-day Supply – Medco By Mail (Home Delivery)	\$0 co-pay for generics 20% co-pay for preferred brand name 33% co-pay for non-preferred brand name  For prescription medications used on a regular basis (for 3 months or more)