The prescription plan is administered by pharmacy benefit manager, Express Scripts.

The ISU Plan offers a pharmacy program that is administered separately from your medical plan. There is not a separate premium to pay for prescription coverage. The cost of the health and prescription plans is combined into the health premium.

The percent of co-insurance is determined by Express Scripts at the point of sale: either at a participating retail pharmacy or Express Scripts by Mail.

- **Identification Cards**: you will have a *separate prescription benefit card* from Express Scripts. Cards will be issued in the contract holder’s name and mailed to your U.S. home address. Enrolled family participants have identical cards.

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$1,500 / single contract / year</td>
</tr>
<tr>
<td></td>
<td>$3,000 / spouse/partner/child/family contract / year</td>
</tr>
<tr>
<td></td>
<td>Separate from applicable medical plan out-of-pocket</td>
</tr>
</tbody>
</table>

- **30-day supply – Retail Pharmacy**
  - For prescription medications used on a short-term basis
  - Limited coverage for non-participating pharmacies.
  - $10 copay for generic
  - 30% coinsurance for preferred brand name ($100 maximum copay/prescription)
  - 50% coinsurance for non-preferred brand name ($200 maximum copay/prescription)

- **90-day Supply – Retail Pharmacy**
  - For prescription medications used on a regular basis (for 3 months or more)
  - Limited coverage for non-participating pharmacies.
  - $30 copay for generic
  - 30% coinsurance for preferred brand name ($300 maximum copay/prescription)
  - 50% coinsurance for non-preferred brand name ($600 maximum copay/prescription)

- **90-day Supply – Express Scripts Home Delivery Pharmacy**
  - For prescription medications used on a regular basis (for 3 months or more)
  - $0 copay for generics
  - 25% coinsurance for preferred brand name ($250 maximum copay/prescription)
  - 33% coinsurance for non-preferred brand name ($300 maximum copay/prescription)

Be aware the prescription coverage has clinical programs which add step therapy and/or prior authorization requirements. These programs enhance health and safety through greater medication compliance and adherence to prescribed therapies. This helps patients avoid negative outcomes as a result of incorrect dosing, drug interactions, or treatments prescribed for non-approved indications or treatment guidelines. The programs target conditions that are considered chronic and complex, many of which are treated with specialty medications.