Prescription Drug Plan

The prescription plan is administered by pharmacy benefit manager, Express Scripts formerly Medco. Express Scripts and Medco have come together as one company and they are in the process of changing the name on all their communications to Express Scripts. Until the process is complete, the Medco name may be on pharmacy communications and on the web.

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

The percent of co-insurance is determined by Express Scripts 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. 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 $3,000 / spouse/partner/child/family contract / year Separate from applicable medical plan out-of-pocket</td>
</tr>
</tbody>
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- **30-day supply – Retail Pharmacy**
  - For prescription medications used on a short-term basis
    - Limited coverage for non-participating pharmacies.
    - $10 co-pay for generic
    - 30% co-insurance for preferred brand name ($100 maximum co-pay/prescription)
    - 50% co-insurance for non-preferred brand name ($200 maximum co-pay/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 co-pay for generic
    - 30% co-insurance for preferred brand name ($300 maximum co-pay/prescription)
    - 50% co-insurance for non-preferred brand name ($600 maximum co-pay/prescription)

- **90-day Supply – Express Scripts By Mail (Home Delivery)**
  - For prescription medications used on a regular basis (for 3 months or more)
    - $0 co-pay for generics
    - 25% co-insurance for preferred brand name ($250 maximum co-pay/prescription)
    - 33% co-insurance for non-preferred brand name ($500 maximum co-pay/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.