

HMO PRESCRIPTION DRUG CHANGE



For 2015, participants enrolled in the following HMOs that currently receive Prescription drug coverage directly with the HMO will now receive their prescription drug coverage through Express Scripts: Capital District Physicians Health (CDPHP), UHC Passport/Harvard Pilgrim, BlueAlliance NY, Univera Healthcare (NY), and Aetna Inc HMO.

As a result of this change, you will receive a new prescription ID card.

In addition to the information below and on BenefitsConnection, you may also attain Express Scripts prescription plan information by logging onto www.express-scripts.com or by calling Express Scripts Member Services at 1-877-877-1878.

Below is the Express Scripts deductible and copay information:

AT A GLANCE - 2015 PRESCRIPTION DRUG COVERAGE

PRESCRIPTION AND DRUG TYPE	PARTICIPATING PHARMACY	NON-PARTICIPATING PHARMACY
Retail (up to a 30-day supply)	You Pay	You Pay
Annual Deductible	None	\$50 per person
Generic	Lower of \$9 copay or discounted network price	After deductible, 30% of discount network price plus 100% of the difference between the retail cost and the discounted network price
Brand (Single-Source and Multi-Source)	30% of discounted network price up to \$26.50 maximum copay ¹	After deductible, 40% of discount network price plus 100% of the difference between the retail cost and the discounted network price ¹
Mail Order (up to a 90-day supply)	You Pay	You Pay
Annual Deductible	None	N/A
Generic	Lower of \$18 copay or discounted network price	N/A
Brand (Single-Source and Multi-Source)	30% of discounted network price up to \$53 maximum ¹	N/A

¹ If you choose a brand-name medication when a generic equivalent is available, you pay the generic copay/coinsurance plus 100% of the difference in cost between the brand-name and generic. The maximum copay will not apply. This additional cost will apply unless your doctor certifies that you are medically unable to take the generic medication and the exception is approved by Express Scripts.

IMPORTANT NOTE

Two regional HMO options — HIP Health Plan of New York and Independent Health of Buffalo — will no longer be offered in 2015. If you are enrolled in one of these plans, you will be automatically enrolled in MEP Health Care PPO (HCP) under the same coverage level unless you select a new plan option during Annual Enrollment.