

Pharmacy Plan Coverage Details for RMIP Members

Plan Design Feature	USA Networks
Annual Deductible	\$0
Annual Out-of-Pocket Maximum	<ul style="list-style-type: none"> ▪ Individual: \$1200 ▪ Family: \$2400
Automatic Substitution of Generic-Equivalent Drugs for Patent-Expired Brand Drugs	Yes
Dispense as Written (DAW) Rules: <ul style="list-style-type: none"> ▪ DAW 1: Member pays the difference between brand and generic drug equivalent price + brand cost share if prescriber writes “DAW” on Rx unless medical documented by the prescriber. ▪ DAW 2: Member asks pharmacist to dispense brand drug when generic equivalent available, member pays the difference between brand and generic drug + Brand cost share. 	Yes, DAW 1 and 2
Retail – 30 Day Supply	
Maximum Days Supply	30
Generic Copay/Coinsurance	10%; Max.: \$25
Formulary Brand Copay/Coinsurance	25%; Max.: \$70
Non-formulary Brand Copay/Coinsurance	40%; Max.: \$120
Retail – 90 Day Supply	
Maximum Days' Supply	90
Mandatory Mail Order or Retail-90 for Maintenance Drugs	Yes, after 2 nd fill at Retail
Generic Copay/Coinsurance	10%; Max.: \$60
Formulary Brand Copay/Coinsurance	25%; Max.: \$175
Non-Formulary Brand Copay/Coinsurance	40%; Max.: \$300

Specialty Pharmacy Information	
Maximum Retail Fills Before Required Use of PBM's Specialty Pharmacy	1
Maximum Days' Supply	30 – 90 days based on PBM Specialty Pharmacy's clinical
Generic Copay/Coinsurance	5%; Max.: \$50 (30 days) 5%; Max.: \$75 (90 days)
Formulary Brand Copay/Coinsurance	25%; Max.: \$100 (30 days) 25%; Max.: \$150 (90 days)
Non-Formulary Brand	40%; Max.: \$150 (30 days) 40%; Max.: \$225 (90 days)
Additional Benefit Information	
Formulary Brand Diabetic Supplies	0% coinsurance on diabetic supplies based on prescription from treating doctor; limit 1 blood-sugar meter per 12 months.
Infertility Treatment (includes oral and injectable drugs)	\$75,000 Lifetime Maximum (Includes Medical Services)
Smoking-Cessation Products	Lifetime limit not permitted under ACA; OTC products require a prescription.
Prior Authorizations	Yes

Out of Network Coverage outside the USA:

- Drugs purchased outside the USA Networks are covered under the medical plan.
- Medications purchased will be reimbursed at 80% coverage after the medical deductible.

Disclaimer:

All benefits are governed by the actual benefit plan documents and Staff Rules. While every effort has been made to ensure the information in this document is accurate, should a discrepancy arise between the information in this brochure and the official document that governs the benefit provision, the actual benefit plan documents will prevail.