

Low Deductible Health Plan (\$850)

- The Low Deductible Health Plan deductible will be \$850.
- The out-of-pocket maximum will increase by \$500.
- The prescription deductible is increasing to \$100. Also, there is a new 60-90 day pharmacy benefit, and copayments will increase by \$5.
- To be eligible for this plan, you and your covered spouse must have completed a Health Screening, Health Assessment, and earned 100 Wellness Program points during the designated time frames in FY17.
- If you were hired or added to the health plan after July 1, 2016, you are automatically eligible to select the Low Deductible Health Plan.
- If you and your covered spouse, if applicable, did not complete the annual wellness qualifications by March, 31, 2017, you will be defaulted into the High Deductible Health Plan.
- See comparison chart on page 7.



How Prescription Drug Coverage Works

There is a separate \$100 deductible (per person, per plan year) for prescription drugs on the Low Deductible Health Plan. Copayments apply after you meet the deductible. If the price is less than the listed copayment, you will pay the lesser of the two amounts.

PRESCRIPTION DRUG COVERAGE UNDER THE LOW DEDUCTIBLE HEALTH PLAN		
*Tiered Prescription Drug Coverage	Up to 30 Day Supply Copayment	60-90 Day Supply Copayment
Tier 1 - Generic	\$15	\$37.50
Tier 2 - Brand Preferred	\$45	\$112.50
Tier 3 - Brand Non-Preferred	\$65	\$162.50
Tier 4 - Specialty Preferred	\$65	n/a
Tier 5 - Specialty Non-Preferred	\$90	n/a

*To determine your prescription's category, please visit your local pharmacy or call CVS at 866.443.1185.

