

PRESCRIPTION

Prescription Benefits

Balanced Choice and Choice Plans

Prescription coverage for the Balanced Choice and Choice plans is provided by Humana Pharmacy Solutions. Therefore, you do not need a separate prescription card; you simply use your health plan ID card when filling prescriptions.

The plans require use of generic drugs only. If an employee/eligible dependent chooses to purchase a brand name drug, and an equivalent generic is available, they must pay the difference in cost between the brand name and generic equivalent, plus the applicable co-payment, regardless of who is requesting the brand name medication. If the physician writes on the prescription “dispense as written,” the drug will be dispensed as such. However, the employee/eligible dependent will still be required to pay the difference in cost between the brand name drug and the generic equivalent, plus any applicable co-payment.

If you take “maintenance” medications for an ongoing medical condition, such as high blood pressure or diabetes, you can save money by having your doctor write a 90-day prescription instead of the regular 30-day prescription. The plan’s mail order benefit is provided by Humana Pharmacy Solutions.

For more about the mail order program, go to www.humana.com.

Managed Choice (High Deductible Health Plan)

The Managed Choice Plan covers prescriptions just like other types of medical expenses. Humana Pharmacy Solutions provides this coverage and you will use your health plan ID card when filling prescriptions.

Under this plan, you must pay for prescriptions out-of-pocket (or with HRA/FSA dollars) until you satisfy your annual deductible. Then the plan pays a percentage of the cost of each prescription – 80% at in-network pharmacies and 60% at non-network pharmacies. If you reach your annual out-of-pocket expense limit, the plan pays 100% of the cost of prescriptions for the rest of the year.

REMINDER: You may obtain certain generic medications with the \$5 co-pay by visiting the Metro Employee Wellness Center located at 400 S. 1st St., Mon–Fri 7 am– 7 pm or Sat. 8 am–4 pm.

You can reduce your medical expenses by using in-network doctors and hospitals or by participating in the

Vitals SmartShopper program. To find out if your doctor is in-network, call your doctor’s office or go online to www.humana.com and look under “Humana Choice Care Network PPO.”



PY19 Monthly Medical Plan Costs

Humana Choice (FSA Only)	EE Cost	LMG Funded HRA (annual amount)
Employee	\$212.10	\$ 0.00
Employee + Spouse	572.18	0.00
Employee + Child(ren)	542.76	0.00
Employee + Spouse + Child(ren)	1,299.04	0.00
Employee + Qualified Adult	572.18	0.00
Employee + Qualified Adult + Child(ren)	1,299.04	0.00

Humana Balanced Choice (HRA & FSA)

Employee	\$ 75.46	\$ 200.00
Employee + Spouse	228.96	300.00
Employee + Child(ren)	217.40	300.00
Employee + Spouse + Child(ren)	617.34	400.00
Employee + Qualified Adult	228.96	200.00
Employee + Qualified Adult + Child(ren)	617.34	300.00

Managed Choice (HRA & FSA)

Employee	\$ 0.00	\$ 500.00
Employee + Spouse	68.80	600.00
Employee + Child(ren)	65.30	600.00
Employee + Spouse + Child(ren)	299.96	700.00
Employee + Qualified Adult	68.80	500.00
Employee + Qualified Adult + Child(ren)	299.96	600.00