

Benefits

- **How pharmacy benefits work under the CDHPs**
 - Members pay the full (discounted) price of all drugs until they reach their deductible
 - After that, they pay coinsurance
 - If and when they reach their maximum out-of-pocket (MOOP), they pay nothing for the remainder of the year

Benefits

- **How pharmacy benefits work under the CDHPs**
- The only piece different is the “Maintenance tier” drugs (Anti-hypertensives, depression, CAD, CHF, Asthma/COPD, Statins and diabetes), and certain drugs covered at no cost share as required by ACA
- Members do not have to first meet their deductible before starting to pay only the coinsurance **IF** they are filled in a 90-day supply through either mail order or a Retail-90 pharmacy
- Members would pay a smaller coinsurance of 10% (Wellness HealthSavings CDHP – offered to state and higher ed only) or 20% (HealthSavings CDHP)
- Whatever a member pays for these maintenance tier meds when he or she fills them for a 90-day supply **does not count toward their deductible BUT DOES count toward their maximum out-of-pocket (MOOP)**

Benefits

- **How pharmacy benefits work under the CDHP plans**
 - Any and all drugs that the plan covers filled for a 30-day supply – members must pay the full (discounted) cost of the prescription until the member meets their deductible
 - After that, they will only pay their 20% or 30% coinsurance. Their out-of-pocket coinsurance costs count toward their deductible and their MOOP

Benefits

- **How pharmacy benefits work under the CDHP plans**
 - Any drug that the plan covers that is not considered a maintenance tier medication but is filled for a 90-day supply - members must pay the full (discounted) cost of the prescription until the member meets the deductible
 - After that, they will only pay their coinsurance
 - Their out-of-pocket coinsurance costs count toward their deductible and their MOOP

Benefits

- **How pharmacy benefits work under the CDHP plans**
 - Any drug that is part of the **maintenance tier** (or drugs **required no member cost share through the ACA** (aspirin, birth control, etc.) and is filled through mail order or a participating **Retail-90 pharmacy**:
 - Members **do not** have to first meet their deductible. They can fill a 90-day supply of these for a reduced coinsurance
 - The money they pay **DOES NOT** count toward their deductible but it **DOES** count toward their MOOP

Benefits

- **To estimate coinsurance in the CDHPs**
 - Go to www.caremark.com
 - Log in or create an account (will need your Caremark ID card)
 - Click on “Prescriptions”
 - Click on “Track Prescription Costs”
 - Change the dates to the dates you are interested in reviewing (either 2015 year-to-date or all of 2014)
 - After selecting the dates of prescription history you wish to review, click the red “Apply” box

Benefits

- **To estimate coinsurance in the CDHPs (continued)**
- Check the box “Show all cost breakdowns”
- The total drug cost for each prescription shows up on the left hand side “Total Rx cost.”
 - This is the total prescription amount including your copays and the amount the insurance paid
- You would take this amount and multiply it times your applicable CDHP coinsurance amount (see Decision Guide for the applicable percentages)
- You can also click on the red “Download” box and export all of this to Microsoft Excel and view it all in a single spreadsheet. This would allow you to add columns and do simple math calculations to estimate your coinsurance for each medication

Benefits

- **For employees new to coverage:**
 - May be able to ask current pharmacy to print out prescription history and costs
 - Some pharmacy chains have printouts that show the total cost breakdown including what the plan member paid and what insurance covered
 - These amounts added together comprise the total discounted price, which can be used to calculate estimated coinsurance

Benefits

- **To find a Retail-90 pharmacy:**
 - Go to info.caremark.com/stateoftn
 - On the right side of the page in the box labeled “**Network Lists**” click on “**90 day retail pharmacy list**”
 - This is a nationwide list in alphabetical order by state
 - Scroll down to ~ page 427 until you see TN in the 3rd to last column
 - Then scroll through the cities in alphabetical order to find a pharmacy that meets your needs
 - Take your prescription from your physician to the pharmacy of your choice or have your physician call in a prescription for you
- To obtain the best price for you and the plan, remember to ask your physician for a 90-day supply with 3 refills (this will last you 1 year) for your diabetes, anti-hypertensives, statins, coronary artery disease, congestive heart failure, depression, and asthma/COPD drugs