

Prescription Drug Benefit by Carrier

The chart below is used ONLY when a generic drug is available and a member chooses to elect a brand-name drug. If a generic drug is not available, member is only responsible for applicable co-pay.

CIGNA	Two-tier Rx co-pay: \$15 \$35	If a brand drug is dispensed when generic substitution is available, member pays \$35 brand co-pay plus difference in drug cost between brand and generic.
ConnectiCare	Three-tier Rx co-pay: \$15 \$30 \$40	If a brand drug is dispensed when a generic substitution is available member pays \$15 generic co-pay plus difference in drug cost between brand and generic.
Oxford	Three-tier Rx co-pay: \$15 \$30 \$40	If a brand drug is dispensed when a generic substitution is available, member pays \$15 generic co-pay plus difference in drug cost between brand and generic.

MAC A: Generic substitution is required when available. If member purchases a brand drug when a generic is available, the member pays the co-pay plus the difference in cost between the brand and generic. The co-pay may vary by carrier. (See chart above for differences by carrier.)

