

Three-tier Copayment Prescription Drug Plan

	<i>Retail Copay 1 to 30-day supply retail prescriptions</i>	<i>Mail Order Copay up to 90-day supply maintenance prescriptions</i>
Prescription		
Tier 1: Generic drugs	\$10	\$20
Tier 2: Formulary brand name drugs	\$25	\$50
Tier 3: Non-formulary brand name drugs	\$40	\$80
Calendar Year Coverage Maximum: Unlimited		

- ◆ Access to a broad network of more than 600 pharmacies in Connecticut and 53,000 nationwide. Participating pharmacies include Walgreens, CVS, Kmart, Rite Aid and Stop & Shop, as well as many independent pharmacies.
- ◆ Utilization review programs.
- ◆ Prior authorization for medical necessity and/or quantity limits for select drugs.
- ◆ Negotiated discounts and low dispensing fees.
- ◆ Members simply show their I.D. card at any participating pharmacy and pay the applicable copayment.

- ◆ Prescriptions will be filled with generic drugs unless generic equivalents are unavailable:

Physician Prescribes	Generic Available	Member Pays
Generic	Yes	Tier 1 copay
Formulary brand	No	Tier 2 copay
Non-formulary brand	No	Tier 3 copay
Non-formulary brand	Yes	Members choosing brand will pay Tier 3 copay and difference between the cost of non-formulary brand and generic.*

* Prior authorization may be granted when necessary and clinically appropriate. The member would then be responsible only for the Tier 3 copay.

What We Offer:

- ◆ Coverage for medically necessary prescriptions filled by a participating pharmacy.
- ◆ Coverage for legend prescription drugs and insulin.

Principal Limitations and Exclusions
<ul style="list-style-type: none"> ◆ Any drug not required for the treatment or prevention of illness or injury ◆ Allergenic extracts ◆ Devices and artificial appliances ◆ Prescriptions dispensed in a hospital or skilled nursing facility ◆ Drugs for use in connection with drug addiction ◆ Drugs which may be purchased without a prescription (non-legend drugs) ◆ Antibacterial soaps/detergents, shampoos, toothpastes/gels and mouthwashes/rinses ◆ Oral contraceptives ◆ Medical drugs used for the treatment of sexual dysfunction ◆ Needles and syringes not prescribed for the administration of a covered drug