



Prescriptions are covered by all of the State Health plans, although each plan type handles prescriptions differently. Remember, if you've chosen a Blue Cross or a United plan for this year, all the Wellness Incentive Credits you earn can be used to help pay for prescriptions!

HMO Plans

You pay a fixed "co-pay" for each prescription, depending on what tier it's in. Prescriptions do NOT count toward your deductible, but they DO count toward your out of pocket limit.

HMO Co-pays	30-day supply	90-day Mail Order
Tier 1	\$20	\$50
Tier 2	\$50	\$125
Tier 3	\$90 (\$80 Kaiser)	\$225 (\$200 Kaiser)

NOTE: Kaiser members MUST use a Kaiser pharmacy.

HRA Plans

You pay "co-insurance" or a percentage of the drug's cost. Co-insurance falls in a range and is capped by a maximum charge. Prescriptions do NOT count toward your deductible, but they DO count toward your out of pocket limit.

HRA Co-ins	30-day supply	90-day Mail Order
Tier 1	15% (\$20-\$50)	2.5x cost of 30 day supply (\$50-\$125)
Tier 2	25% (\$50-\$80)	2.5x cost of 30 day supply (\$125-\$200)
Tier 3	25% (\$80-\$125)	2.5x cost of 30 day supply (\$200-\$313)

NOTE: Amounts in parentheses are the minimum and maximum coinsurance for each tier. If the actual cost of your drug is less than the minimum (such as drugs on the \$4 list), you will just pay the actual cost.

HDHP Plans

You pay the entire "network" cost regardless of tier until your deductible is met. Prescriptions count toward your deductible AND your out of pocket limit.

HMO Co-pays	30-day supply	90-day Mail Order
All Tiers	30% after ded. met	30% after ded. met

Prescription Tips

- ➔ Know what tier your drugs are in and try to find medications in lower tiers.
- ➔ Use mail order whenever possible.
- ➔ If you have asthma, diabetes or heart disease, join the Disease Management Program to get medications for free (see separate flyer on our website).
- ➔ Check the \$4 prescription list at Walmart, Kroger, CVS, etc. to see if your drug or one you can switch to is available for \$4.
- ➔ Ask your doctor if you can get a higher dose of your meds and "split pills." A 20mg pill may cost the same as a 40mg pill - if you can get a 30-day supply of the 40mg pills, you'll be getting a 60 day supply for the cost of 30.
- ➔ Check the link to CVS/Caremark on our website, review the formulary & stay up to date on how your meds are covered.

Contact your prescription provider to learn more!

CVS/Caremark

844-345-3241
<http://info.caremark.com/shbp>

Kaiser

855-512-5997
www.my.kp.org/shbp