



## Pharmacy Benefits for HealthChoice High Option Medicare Supplement Plans

### What You and HealthChoice Pay for Covered Prescription Drugs Purchased at Network Pharmacies

Medications Purchased at Network Pharmacies	You Pay	HealthChoice Pays
Generic ( <b>Tier 1</b> ) and Preferred ( <b>Tier 2</b> ) medications costing \$100 or less	Copay up to \$30 per fill	Allowed Charges after your copay
Generic ( <b>Tier 1</b> ) and Preferred ( <b>Tier 2</b> ) medications costing more than \$100	Copay of 25% up to \$60 per fill	Allowed Charges after your copay
Non-Preferred ( <b>Tier 3</b> ) medications costing \$100 or less	Copay up to \$60 per fill	Allowed Charges after your copay
Non-Preferred ( <b>Tier 3</b> ) medications costing more than \$100	Copay of 50% up to \$120 per fill	Allowed Charges after your copay
Preferred ( <b>Tier 5</b> ) prescription tobacco cessation medications	Copay of \$0 per fill	Allowed Charges

Preferred, high-cost (**Tier 4**) medications have the same copays as the generic (**Tier 1**) and Preferred (**Tier 2**) medications. **Some medications require Prior Authorization.** See *Prior Authorization* later in this section.

The High Option plans do not have a pharmacy deductible.

Pharmacy benefits may cover up to a 34-day supply or 100 units, whichever is greater. See *Quantity Limits* later in this section.

If you take a specialty medication, see *Specialty Medications* later in this section.

High Option with Part D plan members who reach total drug costs of \$2,930 receive a 50% discount toward their copay costs when purchasing covered brand-name medications. See *Medicare Coverage Gap Discount Program* later in this section.

### After You Reach the Pharmacy Out-of-Pocket Maximum

After You Pay	HealthChoice Pays
\$4,700, the pharmacy out-of-pocket maximum, in prescription drug copays	100% of covered medications for the remainder of the calendar year once you reach the \$4,700 pharmacy out-of-pocket maximum

# Pharmacy Benefits for HealthChoice Low Option Medicare Supplement Plans



Pharmacy Benefit Information

What You and HealthChoice Pay for Covered Prescription Drugs Purchased at Network Pharmacies			
Pharmacy Deductible <b>\$320</b>	Initial Coverage Limit <b>\$2,610</b>	Coverage Gap <b>\$3,727.50</b>	100% Benefit After <b>\$4,700</b>
During the Deductible Stage, you must pay the full cost of your covered prescription drugs, up to <b>\$320</b> , before HealthChoice begins to pay.	During the Initial Coverage Limit Stage, you and HealthChoice share the costs of the next <b>\$2,610</b> of covered prescription drugs purchased at Network Pharmacies. You pay 25%, or a total of <b>\$652.50</b> , and HealthChoice pays 75%, or a total of <b>\$1,957.50</b> . You pay your 25% each time you fill a covered prescription drug at a Network Pharmacy. For example, if your drug costs \$60 you pay \$15.	During the Coverage Gap Stage, you pay 100% of the next <b>\$3,727.50</b> of covered prescription drugs purchased at Network Pharmacies (less discounts for members with Part D) until you reach the pharmacy out-of-pocket maximum of <b>\$4,700</b> .	During the 100% Benefit Stage, HealthChoice pays <b>100%</b> of Allowed Charges for covered prescription drugs purchased at Network Pharmacies for the rest of the calendar year.
<p>To reach the 100% Benefit Stage, you must pay the following costs:</p> <ol style="list-style-type: none"> <li>1. \$ 320.00 the Pharmacy Deductible Stage</li> <li>2. \$ 652.50 your 25% of costs during the Initial Coverage Limit Stage</li> <li>3. \$3,727.50 your costs during the Coverage Gap Stage</li> </ol>			
<p>Low Option with Part D members who reach total drug costs of \$2,930 receive a 50% discount on the cost of covered brand-name medications, and HealthChoice pays 14% of the cost of generic medications. See <i>Medicare Coverage Gap Discount Program</i> later in this section.</p>			
<p>Pharmacy benefits may cover up to a 34-day supply or 100 units, whichever is greater. See <i>Quantity Limits</i> later in this section.</p>			
<p>For information on the copays for specialty medications, see <i>Specialty Medications</i> later in this section.</p>			