



Pharmacy Benefits for HealthChoice High Option Medicare Supplement Plans With and Without Part D

What you and HealthChoice pay for Covered Prescription Drugs

You Pay	HealthChoice Pays
\$4,550, the pharmacy out-of-pocket maximum, in prescription drug copays or coinsurance. See the chart below for copay information.	100% of covered medications for the remainder of the calendar year once you reach the \$4,550 pharmacy out-of-pocket maximum.

Copays / Coinsurance for the High Option Plans

Prescriptions Purchased at a Network Pharmacy	You Pay	HealthChoice Pays
Generic (Tier 1) and Preferred (Tier 2) medications costing \$100 or less	Copay up to \$30	Allowed Charges after your copay
Generic (Tier 1) and Preferred (Tier 2) medications costing more than \$100	Copay of 25% up to \$60 maximum	Allowed Charges after your copay
Non-Preferred (Tier 3) medications costing \$100 or less	Copay up to \$60	Allowed Charges after your copay
Non-Preferred (Tier 3) medications costing more than \$100	Copay of 50% up to \$120 maximum	Allowed Charges after your copay

Preferred high-cost (**Tier 4**) medications have the same benefits/copays as the generic (**Tier 1**) and Preferred (**Tier 2**) medications. **Some medications may require Prior Authorization.**

Pharmacy benefits may cover up to a 34-day supply or 100 units, whichever is greater, not to exceed the FDA approved ‘usual’ dosing for a 100-day supply and subject to specific quantity limits.

Specialty Medication Copays - Members enrolled in the HealthChoice Medicare Supplement Plans Without Part D must pay the applicable copay for each 30-day fill of a specialty medication. Specialty medications are only covered when purchased through Accredo Health.

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What you and HealthChoice pay for Covered Prescription Drugs			
Yearly Deductible	Initial Coverage Period (Cost Sharing)	Coverage Gap	100% Benefit
You pay your deductible of \$310	You pay coinsurance of 25% (\$630), and HealthChoice pays 75% (\$1,890) of the next \$2,520 of prescription drug costs	You pay 100% of the next \$3,610 of prescription drug costs until you reach the out-of-pocket maximum of \$4,550	Once you reach the \$4,550 out-of-pocket maximum, HealthChoice pays 100% of Allowed Charges for covered prescription drugs purchased at Network Pharmacies for the rest of the calendar year.

Reaching the Out-of-Pocket Maximum			
Deductible	25% of the Next \$2,520	Coverage Gap	Out-of-Pocket Maximum
\$310.00	+ \$630	+ \$3,610	= \$4,550.00

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