

GreenState Credit Union

# PRESCRIPTION HEALTH PLAN

Member Brochure

Effective Date • January 1, 2024

**Offered Plan**

PPO PLAN

HDHP

**MedOne Pharmacy Benefit Solutions**

1590 University Avenue

Dubuque, IA 52001

**866-335-9057**

[www.medone-rx.com](http://www.medone-rx.com)



# PPO PLAN

## RX DEDUCTIBLE

<b>Individual</b>	\$100
<b>Family</b>	\$200

(Deductible waived for Tier 1 Drugs)

## MEDICAL/RX OUT-OF-POCKET MAXIMUM

<b>Individual</b>	\$3,000
<b>Family</b>	\$6,000

**Embedded:** This means when an individual in the family plan meets the individual out-of-pocket maximum, that individual will have the remainder of their prescription drug expenses covered at a \$0 copay for the remainder of the benefit year ending.

## PAYMENT STRUCTURE

### Dispense As Written Penalty

If you choose to buy the brand-name drug when a generic equivalent is available and it is not medically necessary, *you will be required to pay the difference in cost between the generic and brand-name drug.*

### Retail Pharmacy (Excluding Walgreens)

#### 1-30 DAY SUPPLY (CVS Only)

Filling for acute and maintenance medications

<b>Generic</b>	\$20
<b>Preferred Brand</b>	\$45
<b>Non-Preferred Brand</b>	\$60

#### 1-30 DAY SUPPLY (IN-NETWORK PHARMACIES)

Filling for acute and maintenance medications

<b>Generic</b>	\$4
<b>Preferred Brand</b>	\$25
<b>Non-Preferred Brand</b>	\$40

### MedOne Mail Order Pharmacy

#### 1-30 DAY SUPPLY

Filling for acute and maintenance medications

<b>Generic</b>	\$4
<b>Preferred Brand</b>	\$25
<b>Non-Preferred Brand</b>	\$40

#### 31-90 DAY SUPPLY

Filling for maintenance medications only

<b>Generic</b>	\$8
<b>Preferred Brand</b>	\$50
<b>Non-Preferred Brand</b>	\$80

### Specialty Prescriptions

Specialty medications treat complex conditions that often require specific handling and storage requirements. Specialty prescriptions are managed through the RxAllly program offered by your benefit plan. Patient Care Coordinators will help you pursue drug manufacturer assistance programs and/or patient assistance programs. With many of these programs, your prescription copay may be reduced or eliminated altogether. If a Patient Care Coordinator is unable to assist you in obtaining assistance, coverage for certain prescription drugs may be available under the prescription benefit plan. For information about RxAllly or for a list of eligible drugs, please call **877-794-2218**.

# HDHP

## RX DEDUCTIBLE

<b>Individual</b>	\$3,000
<b>Family</b>	\$6,000

## MEDICAL/RX OUT-OF-POCKET MAXIMUM

<b>Individual</b>	\$3,200
<b>Family</b>	\$6,400

**Embedded:** This means when an individual in the family plan meets the individual out-of-pocket maximum, that individual will have the remainder of their prescription drug expenses covered at a \$0 copay for the remainder of the benefit year ending.

## PAYMENT STRUCTURE

### Dispense As Written Penalty

If you choose to buy the brand-name drug when a generic equivalent is available and it is not medically necessary, *you will be required to pay the difference in cost between the generic and brand-name drug.*

## Retail Pharmacy (Excluding Walgreens)

### 1-30 DAY SUPPLY (IN-NETWORK PHARMACIES)

Filling for acute and maintenance medications

<b>Generic</b>	100% until Out of Pocket Max is Met
<b>Preferred Brand</b>	100% until Out of Pocket Max is Met
<b>Non-Preferred Brand</b>	100% until Out of Pocket Max is Met

## MedOne Mail Order Pharmacy

### 1-90 DAY SUPPLY

Filling for a maximum of 30-day supply for acute medications and a maximum of 90-day supply for maintenance medications.

<b>Generic</b>	100% until Out of Pocket Max is Met
<b>Preferred Brand</b>	100% until Out of Pocket Max is Met
<b>Non-Preferred Brand</b>	100% until Out of Pocket Max is Met

## Specialty Prescriptions

Specialty medications treat complex conditions that often require specific handling and storage requirements. Specialty prescriptions are managed through the RxAllly program offered by your benefit plan. Patient Care Coordinators will help you pursue drug manufacturer assistance programs and/or patient assistance programs. With many of these programs, your prescription copay may be reduced or eliminated altogether. If a Patient Care Coordinator is unable to assist you in obtaining assistance, coverage for certain prescription drugs may be available under the prescription benefit plan. For information about RxAllly or for a list of eligible drugs, please call **877-794-2218**.

# ADDITIONAL PLAN INFORMATION

## PrecisionOne Pharmacy Network

The plan includes a network of pharmacies locally and nationwide, excluding **Walgreens**. Register for the MedOne Member Portal at [www.medone-rx.com](http://www.medone-rx.com) to search for an in-network pharmacy or call MedOne at **1-866-335-9057** for assistance.

### Member ID Card

Members will receive a Prescription Benefit ID card from MedOne. This ID card contains important information the pharmacy needs in order to process prescriptions.

### ACA Covered Prescriptions • \$0 Copay

Non-grandfathered plans may be required to cover certain preventive medications at a \$0 cost share as required under the Affordable Care Act (ACA). Examples include bowel preps, breast cancer prevention, contraceptives, smoking cessation, select vaccines, statins for primary prevention of CVD, HIV preventives, vitamins, and other supplements. Age, quantity limits, and/or prior authorization may be required.

## MEMBER RESOURCES

### Talk to a Pharmacist

Schedule a call to talk with a pharmacist at [www.medone-rx.com/members#contact-us](http://www.medone-rx.com/members#contact-us).

### MedOne Drug Look-Up Tool

MedOne's drug look-up tool allows you to view medications that are on your formulary along with formulary alternatives. Go to [medone-rx.com/members/drug-lookup](http://medone-rx.com/members/drug-lookup) to access this tool and enter in **0110** when prompted. If you or your physician have questions about a medication or available alternatives, please call MedOne at **1-866-335-9057**.

## LIMITATIONS

### Drug Limitations

This list highlights common medications and their limitations and is not all-inclusive.

- Brand Proton Pump Inhibitors for ulcers/GERD limited to 1 capsule or tablet per day
- Cholesterol medications limited to 1 dose per day
- Migraine medications limited to 6 injections, 8-12 nasal spray doses, or 6- 12 tablets (depending on package size) per 30 days
- Opioids limited to 200 MME per day
- Sleep agents limited to 1 dose per day
- Vaccines e.g., Influenza

### Refill-Too-Soon Limitation

A prescription may not be refilled until at least 75% of a 30-day supply (or 60% of a 90-day supply) has been utilized. For example, 23 days of a 30-day supply must be utilized before the pharmacy is able to process another fill.

## Drugs Requiring Prior Authorization

The following drug categories are subject to prior authorization. Your physician's office may obtain a prior authorization form by calling MedOne at **1-866-335-9057**. *This list is subject to change.*

- Standard drugs more than \$1,000 for 0-83 day supply claims and \$3,000 for 84+ day supply claims.
- Compounded drugs more than \$100
- Brand name ADHD / narcolepsy drugs
- Androgens
- Breast cancer chemo-prevention drugs
- HIV Preventatives
- Inhalation / nasal smoking cessation products
- Sexual dysfunction drugs
  
- Smoking cessation drugs (for treatment more than 6 months)

## Excluded Drugs / Categories

This list highlights common plan exclusions but is not all-inclusive.

- Infertility medications
- Non-prescription / non-prenatal vitamins and supplements
- Nutritional diet supplements
- Ostomy supplies
- Over-the-counter (OTC) drugs (except those listed as covered)
- Products for cosmetic indications e.g., anti-wrinkle agents, Botox, and hair growth stimulants
- Specialty medications
- Weight loss medications

## CLINICAL CARE

### Step Therapy Program

This program ensures that the most appropriate and cost-effective medications are prescribed ahead of the plan approving brand medications. For the most current step therapy program information, register at [www.medone-rx.com](http://www.medone-rx.com).