

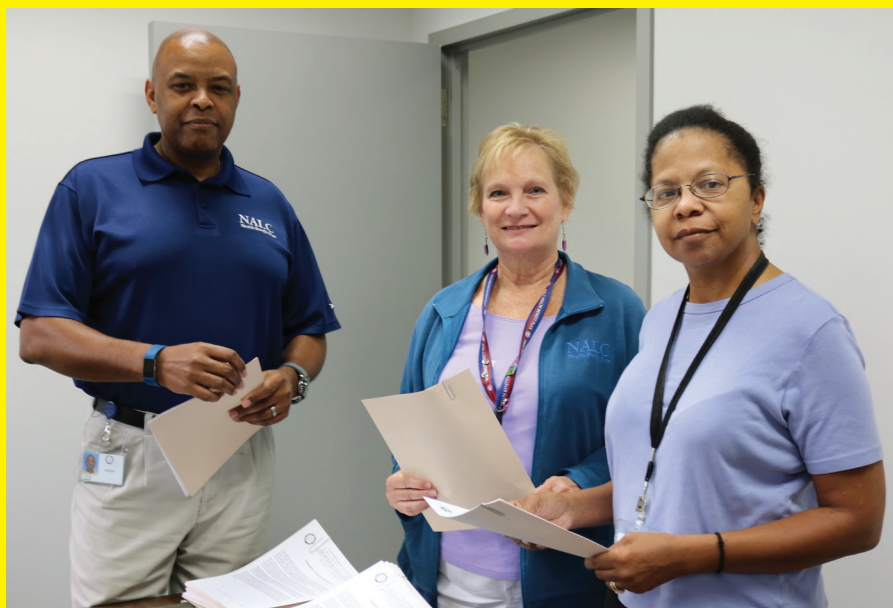


NALC Health Benefit Plan

Consumer Driven Health Plan (CDHP)

and Value Option Plan

2019 Prescription Benefits



This booklet is a summary of some of the features of the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan. Detailed information on the benefits for the 2019 NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan can be found in the official brochure. Before making a final decision, please read the Plan's officially approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

**Your 2019 Drug Cost-Share for the
NALC Health Benefit Plan Consumer Driven Health Plan
(CDHP) and Value Option Plan**

Generic Drug:

Network Retail up to 30-day supply

Mail Order 90-day supply

You Pay:

\$10*

(\$5 for asthma, diabetes & hypertension)*

\$20*

(\$13 for asthma, diabetes & hypertension)*

Formulary Brand Drug:

Network Retail up to 30-day supply

Mail Order 90-day supply

You Pay:

\$40*

\$80*

(\$70 for asthma, diabetes & hypertension)*

Non-Formulary Brand Drug:

Network Retail up to 30-day supply

Mail Order 90-day supply

You Pay:

\$60*

\$120*

(\$110 for asthma, diabetes & hypertension)*

Specialty Drugs:**

CVS Specialty™ Mail Order 30-day supply

CVS Specialty™ Mail Order 90-day supply

You Pay:

\$200*

\$400*

Non-network retail:

You pay 50%* of the Plan allowance and the difference, if any, between our allowance and the billed amount.

**Prescription drugs are subject to the calendar year deductible. Your PCA must be used first and then you must meet the remainder of your deductible before your Traditional Health Coverage begins.*

***All specialty drugs require prior authorization. Specialty drugs, including biotech, biological, biopharmaceutical and oral chemotherapy drugs, are generally defined as high-cost prescription drugs that treat complex conditions and require special handling and administration and can cost thousands of dollars for a single dose. NALC's Formulary utilizes step therapy for certain specialty medications. We require preferred specialty drugs be used before non-preferred specialty drugs are covered. Our Advanced Control Specialty Formulary focuses on biologic therapy classes that have multiple products with prescribing interchangeability based on safety and clinical efficacy. Examples include, but are not limited to, myelogenous leukemia (AML), cancer, Crohn's disease, cystic fibrosis, growth hormone disorder, hemophilia, hepatitis C, HIV, immune deficiencies, multiple sclerosis, osteoarthritis, psoriasis and rheumatoid arthritis. Step therapy uses evidence-based protocols that require the use of a preferred drug(s) to be used before non-preferred specialty drugs are covered.*

Call CVS Specialty™ at 800-237-2767 to obtain prior approval.

NALC Health Benefit Plan CDHP and Value Option Plan 2019 Prescription Drug Benefits

This is a summary of some of the features of the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan prescription benefits. Details on the benefits for the 2019 NALC Health Benefit Plan CDHP and Value Option Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

Retail copayment amounts are applicable for one fill/one refill of (up to) a 30-day fill of your maintenance medication purchased at a participating pharmacy in the NALC CareSelect Network.

Lower Cost Generics

Reduce your out-of-pocket costs and ask your medical professional to prescribe generic drugs. Although the cost difference can be dramatic, generic drugs are pharmacologically identical to their brand name versions. The FDA requires that generic drugs be as safe and effective as brand name drugs. Call CVS Caremark® Customer Care at 800-933-NALC (6252) to see if your brand name prescription is available as a generic.

Why isn't my brand name drug on the NALC Health Benefit Plan Formulary Drug List?

The NALC Health Benefit Plan Formulary is a list of commonly prescribed drugs identified by the CVS Caremark® team of physicians and pharmacists (Pharmacy and Therapeutics Committee) to be the best overall value based on quality, safety, effectiveness, and cost. Drugs determined to be of equal therapeutic value and similar safety and efficacy are then evaluated on the basis of cost. Using lower cost formulary brand drugs provides you with a high quality, cost-effective prescription drug benefit.

Does the NALC Health Benefit Plan Formulary list all brand drugs available?

No, our formulary is a list of commonly prescribed brand name drugs and is updated quarterly. It is not an all-inclusive list and you should always call CVS Caremark® at 800-933-NALC (6252) to verify your cost-share for any drug.

Does the NALC Health Benefit Plan Formulary ever change?

Yes, our formulary is subject to review and modifications throughout the year. Visit our website at www.nalchbp.org for a current listing. Brand drugs may be added to, or removed from, the formulary for many reasons, such as:

- Many brand name medications lose their patents and generic versions become available.
- The FDA approves many new drugs throughout the year. These brand name drugs may be added to our formulary and may replace other medications currently listed.
- Medications may be withdrawn from the market or become available without a prescription.

Getting Your Prescriptions Filled

Call CVS Caremark® toll-free at 800-933-NALC (6252) to locate a participating pharmacy, check on the status of your mail order medication, or to refill your existing medication. You can also track your mail order prescription or order refills on line when you register at www.caremark.com.

CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

Dispensing Limitations

There are dispensing limitations for prescriptions purchased locally at NALC CareSelect pharmacies. You may obtain up to a 30-day fill and one refill of medication. We will waive the one 30-day fill and one refill limitation at retail for patients confined to a nursing home, patients who are in the process of having their medication regulated, or when state law prohibits the medication from being dispensed in a quantity greater than 30-days. Call the Plan at 888-636-NALC (6252) to have additional refills at a network pharmacy authorized.

You cannot obtain a refill until 75% of the drug has been used.

Most prescriptions can be filled after 75% of the drug has been used. However, individual pharmacists may refuse to fill or refill a prescription if there is a question about the order's accuracy, validity, authenticity or safety to the patient, based on the pharmacist's professional judgement. Network retail pharmacy limitations are waived when you have Medicare Part D as your primary payor and they cover the drug.

If you purchase more than two fills of a maintenance medication (limited to a 30-day supply) at a network pharmacy without prior Plan authorization, you will need to pay the full cost of the additional refills

and file a paper claim to receive a 50% reimbursement after the calendar year deductible has been met.

You will pay the difference in cost between the brand name drug and generic if you receive a brand name drug when a federally approved generic drug is available, and your physician has not specified “Dispense as Written” for the brand name drug.

Maximum Out-of-Pocket

Your catastrophic protection out-of-pocket maximum for In-network providers, network retail pharmacies and our mail order pharmacy is \$6,600 per person or \$13,200 per family.

The following cannot be counted toward out-of-pocket expenses:

- The 50% coinsurance for prescriptions purchased at a non-network pharmacy or for additional fills at an NALC CareSelect pharmacy
- Any associated costs when you purchase medications in excess of the Plan’s dispensing limitations
- The difference in cost between a brand name and a generic drug when you elect to purchase the brand name, and a generic drug is available, and your physician has not specified “Dispense as Written”

NALC Advanced Control Specialty Formulary

We cover specialty drugs, including biotech, biological, biopharmaceutical, and oral chemotherapy drugs only through CVS Specialty™. You must purchase specialty drugs through the CVS Specialty™. Contact them at 800-237-2767 for approval. All specialty drugs require prior approval to ensure appropriate treatment therapies for chronic complex conditions and may include step therapy. Decisions about prior approval are based on guidelines developed by physicians at the FDA or independent expert panels and are administered by a CVS Caremark® pharmacy expert.

NALC’s Advanced Control Specialty Formulary utilizes step therapy for certain specialty medications. Our Advanced Control Specialty Formulary focuses on biologic therapy classes that have multiple products with prescribing interchangeability based on safety and clinical efficacy. Step therapy uses evidence-based protocols that require the use of a preferred drug(s) before non-preferred specialty drugs are covered. Categories, therapies and tiering changes could be updated every quarter and added to the formulary.

The Specialty Connect feature allows you to submit your specialty medication prescription to your local CVS Pharmacy. This enhanced service combines the services of CVS Pharmacy and CVS Specialty™ by offering expanded choices and greater access to specialty medications and services. Specialty prescriptions can be submitted to any local CVS Pharmacy or to our Specialty mail pharmacies. Members will receive telephonic clinical support from our Specialty Pharmacy Care Team and will have the added option to pick up their specialty medication at a CVS Pharmacy or to have them delivered to the location of their choice. Call 800-237-2767 for more information.

Some specialty medications may qualify for third party copayment assistance programs which could lower your out-of-pocket costs for those medications. When specialty medication is purchased with a third party copayment assistance coupon, rebate or card, the Plan will not apply the amount of the discount towards your out-of-pocket maximum.

To view the Advanced Control Specialty Formulary, visit www.nalchbp.org.

Tips to Help you Save Money on your Prescriptions

1. Ask for generics first. Generic drugs can cost up to 80% less than brand name drugs.
2. Remember the NALC Health Benefit Plan CDHP and Value Option Plan Formulary Drug List. If a generic isn't available, ask your doctor to prescribe a drug on your plan's formulary drug list, if appropriate. Visit our website at www.nalchbp.org for a current listing.
3. Order 90-day supplies of long-term medications to save money. Sign up for CVS Caremark® Mail Service to enjoy the convenience of having your medication shipped directly to you at no additional cost or have them filled at your local CVS Pharmacy through the Maintenance Choice Program.
4. Fill short-term prescriptions at a network pharmacy. You will pay more for short-term (30 days or less) prescriptions that are not filled at an NALC CareSelect Network pharmacy.
5. Some drugs require prior approval before the Plan will cover the medication. Call CVS Caremark® at 800-933-NALC (6252) to determine if your drug requires prior approval.

NALC CareSelect Retail Pharmacies

The NALC Health Benefit Plan CDHP and Value Option Plan offer the NALC CareSelect Retail Pharmacy Network. From our broad network of over 68,000 pharmacies, the following are just some of the chain retail pharmacies that participate in our network:

A&P Pharmacy	Gerbes Pharmacy
Accredo Health Group Inc	Giant Eagle Pharmacy
Acme Pharmacy, Inc.	Giant Pharmacy
Albertson's Pharmacy	Group Health Pharmacy
Ameridrug Pharmacy	Haggen Pharmacy
Aurora Pharmacy	Hannaford Food & Drug
Baker's Pharmacy	Harmons Pharmacy
Bartell Drug	Harps Pharmacy
Bel Air Pharmacy	Harris Teeter Pharmacy
Bi-Lo Pharmacy	Harveys Supermarket Pharmacy
Brookshire Pharmacy	HealthPartners Pharmacy
Carrs-Gottstein Pharmacy	H-E-B Pharmacy
Cashwise Pharmacy	Hen House Pharmacy
City Market Pharmacy	Henry Ford Med Ctr Pharmacy
Coborn's Pharmacy	Homeland Pharmacy
Copps Pharmacy	Horton & Converse Pharmacy
Coram Healthcare Pharmacy	Hy-Vee Pharmacy
Costco Pharmacy	IHC Health Center Pharmacy
Critical Care Systems	Ingles Pharmacy
Cub Pharmacy	Jewel-Osco Pharmacy
CVS Pharmacy	Kessel Pharmacy
CVS Pharmacy in Target stores	King Soopers Pharmacy
CVS Specialty	Kinney Drugs
Dillon Pharmacy	Klein's Pharmacy
Dierbergs Pharmacy	Klingensmith's Drug
Dillon Pharmacy	Kmart Pharmacy
Discount Drug Mart	Knight Drug
Doc's Pharmacy	Kroger Pharmacy
Duane Reade	Kroger Sav-on Pharmacy
Eaton Apothecary	Lincare Infusion Services
Fairview Pharmacy	Long's Pharmacy
Farm Fresh Pharmacy	Marianos Pharmacy
Food City Pharmacy	Martin's Pharmacy
Food Lion Pharmacy	Maxor Pharmacy
Fred Meyer's Pharmacy	May's Drug Stores
Fred's Pharmacy	Med-Fast Pharmacy
Fresh Market Pharmacy	Medicap Pharmacy
Fruth Pharmacy	Medicine Shoppe Pharmacy
Fry's Food & Drug	Meijer Pharmacy

Metro Market Pharmacy
Navarro Discount Pharmacy
NCS Healthcare Pharmacy
Neighborcare Pharmacy
Nob Hill Pharmacy
North Florida Pharmacy
Omincare Pharmacy
Oncology Pharmacy
Option Care Pharmacy
Osco Pharmacy
Pavillions Pharmacy
Pick N Save Pharmacy
PrescribeIT Rx Pharmacy
Price Chopper Pharmacy
Price Cutter Pharmacy
Publix Pharmacy
QFC Pharmacy
Quick Chek Pharmacy
Raley's Drug Center
Ralphs Pharmacy
Randall's Pharmacy
Recept Pharmacy
Rite Aid Pharmacy
Ritzman Pharmacy
Safeway Pharmacy
Sam's Club Pharmacy
Sav-Mor Pharmacy
Save Mart Pharmacy
Sav-On Pharmacy
Schnucks Pharmacy
Scolari's Pharmacy
Scott's Pharmacy
Shaw's Pharmacy
Shop 'N Save Pharmacy
Shopko Pharmacy
Shoppers Pharmacy
ShopRite Pharmacy
Smith's Pharmacy
St John Pharmacy
Stop & Shop Pharmacy

Super 1 Pharmacy
Super One Pharmacy
Super Rx Pharmacy
Texas Oncology Pharmacy
Thrifty White Pharmacy
Times Pharmacy
Tom Thumb Pharmacy
Tops Pharmacy
United Market Street Pharmacy
United Pharmacy
UW Health Pharmacy Services
Vons Pharmacy
Wal-Mart Pharmacy
Walgreens Pharmacy
Wegman's Pharmacy
Weis Pharmacy
White Drug
Winn-Dixie Pharmacy



Pharmacies that participate in the NALC CareSelect network are subject to change. Please call CVS Caremark® at 800-933-NALC (6252) to verify a pharmacy's participation.