



# ***NALC Health Benefit Plan***

## ***Consumer Driven Health Plan (CDHP)***

### ***and Value Option Plan***

#### ***2016 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 2016 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.

Dear Plan Member,

Welcome to the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan. The NALC Health Benefit Plan chose CVS/caremark to manage your prescription care and associated costs. Be sure to take your ID card to your local NALC CareSelect pharmacy when you get a prescription filled for the first time. Use the ID number on your Health Insurance/Prescription Drug ID card to register at [www.caremark.com](http://www.caremark.com), where you can order refills, check drug costs and coverage, print claim forms and more.

Here are some 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.
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.
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.

This booklet provides a summary of your prescription benefits and information that will help you get the most from your prescription drug benefits. If you have questions about your prescription drug coverage, please call Caremark Customer Care at 1-800-933-NALC (6252), 7 days-a-week, 24 hours-a-day.

Sincerely,



Brian Hellman  
Director

**Your 2016 Drug Cost-Share for the  
NALC HBP Consumer Driven Health Plan (CDHP)  
and Value Option Plan**

**Generic Drug:**

Network Retail	up to 30-day supply	<b>You Pay:</b> \$10*
Mail Order	90-day supply	\$20*

**Formulary Brand Drug:**

Network Retail	up to 30-day supply	<b>You Pay:</b> \$40*
Mail Order	90-day supply	\$80*

**Non-Formulary Brand Drug:**

Network Retail	up to 30-day supply	<b>You Pay:</b> \$60*
Mail Order	90-day supply	\$120*

**Specialty Drugs\*\*:**

CVS/caremark Specialty Pharmacy Mail Order 30-day supply	<b>You Pay:</b> \$200*
CVS/caremark Specialty Pharmacy Mail Order 90-day supply	\$400*

**Non-network retail:**

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

*\*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/caremark Specialty Pharmacy Services at 1-800-237-2767 to obtain prior approval.

## ***NALC HBP CDHP and Value Option Plan 2016 Prescription Drug Benefits***

This is a summary of some of the features of the NALC HBP CDHP and Value Option Plan prescription benefits. Details on the benefits for the 2016 NALC HBP 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 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 1-800-933-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 1-800-933-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. 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 1-800-933-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](http://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, including Longs Drugs, 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 1-888-636-NALC (6252) to have additional refills at a network pharmacy authorized.

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 CareSelect Retail Pharmacies***

The NALC HBP CDHP and Value Option Plan offer the NALC CareSelect Retail Pharmacy Network. From our broad network of over 69,500 pharmacies, the following are just some of the chain retail pharmacies that participate in our network:

Baker's Pharmacy	Navarro Discount Pharmacy
Bi-Lo Pharmacy	Owen's Pharmacy
Care Plus CVS Pharmacy	Pathmark Pharmacy
Carrs-Gottstein Pharmacy	Payless Pharmacy
City Market Pharmacy	Postal Prescription Service
CVS Pharmacy	QFC Pharmacy
Dillon Pharmacy	Quick Chek Pharmacy
Discount Drug Mart	Ralphs Pharmacy
Eagle Pharmacy	Randalls Pharmacy
Food 4 Less Pharmacy	Rite Aid Pharmacy
Fred Meyer Pharmacy	Safeway Pharmacy
Fry's Food & Drug	Sam's Club Pharmacy
Gerbes Pharmacy	Sav-Mor
Giant Pharmacy	Shoppers Pharmacy
Hannaford Food & Drug	Scotts Pharmacy
Harris Teeter Pharmacy	Stop & Shop Pharmacy
Hy-Vee Pharmacy	Super G Discount Drug
Jay C Pharmacy	Super Fresh Pharmacy
Kessel Pharmacy	Target Pharmacy
King Soopers Pharmacy	Times Pharmacy
Kmart Pharmacy	Tom Thumb Pharmacy
Kroger Drugstore	United Drugs
Kroger Food & Drug	USA Drug
Kroger Sav-On	USA Drug Express
Longs Drugs	Vons Pharmacy
Marianos	Wal-Mart Pharmacy
Martin's Pharmacy	Walgreens
Medicine Shoppe	Wegman's Pharmacy
Neighborcare	Winn-Dixie Pharmacy

Pharmacies that participate in the NALC CareSelect network are subject to change. Please call CVS/caremark at 1-800-933-NALC (6252) to verify a pharmacy's participation.

### ***NALC Advanced Control Specialty Formulary***

We cover specialty drugs, including biotech, biological, biopharmaceutical, and oral chemotherapy drugs only through CVS/caremark Specialty Pharmacy Mail Order. You must purchase specialty drugs through the CVS/caremark Specialty Pharmacy Services. All specialty drugs require prior approval to ensure appropriate treatment therapies for chronic complex conditions. 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. 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) before non-preferred specialty drugs are covered.

You must purchase specialty drugs through CVS/caremark Specialty Pharmacy Services. Contact them at 1-800-237-2767 for approval. To view the Advanced Control Specialty Formulary, visit [www.nalchbp.org](http://www.nalchbp.org).