

PRESCRIPTION DRUG BENEFIT OVERVIEW

In 2018, several utilization management features were introduced to help control prescription drug costs for you and the company. These features will continue, including step therapy, prior authorization, drug quantity management, the preventive medication list, oncology care value, out-of-pocket protection, and Screen Rx. Express Scripts will notify you by letter if you are affected by any of these features and confirm that you have the option to appeal. The letter will include instructions for how to proceed. If you and your doctor do not agree with Express Scripts' determination, you may request a coverage review by calling 800.417.1764.

Prescriptions obtained through	Aura Medical PPO Plan		Regal & Ben Medical HDHP Plan	
	In-network	Out-of-network	In-network	Out-of-network
Retail Pharmacy (up to a 31-day supply)				
Generic drugs	100% after \$7 copay	Not covered	100% after deductible and \$7 copay; the deductible is waived for preventive drugs on the ESI Consumer Directed Healthcare (CDH) Preventive Medicine list and as defined by the Affordable Care Act (ACA)	Not covered
Brand name drugs	80% after copay (\$40 minimum; \$80 maximum); not covered if a generic is available*	Not covered	75% after deductible (\$40 minimum; \$80 maximum); not covered if a generic is available*	Not covered
Mail Order (up to a 90-day supply)				
Generic drugs	100% after \$15 copay	Not covered	100% after deductible and \$15 copay; the deductible is waived for preventive drugs on the ESI Consumer Directed Healthcare (CDH) Preventive Medicine list and as defined by the Affordable Care Act (ACA)	Not covered
Brand name drugs	80% after copay (\$80 minimum; \$160 maximum); not covered if a generic is available*	Not covered	75% after deductible (\$80 minimum; \$160 maximum); not covered if a generic is available*	Not covered

* If you purchase a brand name drug when a generic equivalent is available, you will pay the full cost of the brand name drug and those monies will not apply toward your deductible. In addition, the \$40 minimum and the \$80 maximum will also not apply.