

GreenState Credit Union **PRESCRIPTION HEALTH PLAN**

Member Brochure

Effective Date • January 1, 2025

Offered Plan PPO PLAN HDHP

MedOne Pharmacy Benefit Solutions

1590 University Avenue Dubuque, IA 52001

866-335-9057

www.medone-rx.com



PPO PLAN

RX DEDUCTIBLE		MEDICAL/RX OUT-OF-POCKET MAXIMUM	
Individual	\$100	Individual	\$3,000

Family \$200

(Deductible waived for Tier 1 Drugs)

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.

Family

\$6,000

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)	1-30 DAY SUPPLY (Excluding CVS & Walgreens)
	Filling for acute and maintenance medications	Filling for acute and maintenance medications
Generic	\$20	\$4
Preferred Brand	\$45	\$25
Non-Preferred Brand	\$60	\$40

MedOne Mail Order Pharmacy

	1-30 DAY SUPPLY	31-90 DAY SUPPLY
	Filling for acute and maintenance medications	Filling for maintenance medications only
Generic	\$4	\$8
Preferred Brand	\$25	\$50
Non-Preferred Brand	\$40	\$80

Specialty Prescriptions

Specialty medications treat complex conditions that often require specific handling and storage requirements. Specialty prescriptions are managed through the RxAlly 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. For information about RxAlly or for a list of eligible drugs, please call **877-794-2218**.

MEDICAL/RX DEDUCTIBLE MEDICAL/RX OUT-OF-POCKET MAXIMUM

Individual	\$3,300	Individual	\$3,300
Family	\$6,400	Family	\$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

Filling for acute and maintenance medications

Generic	100% until Out of Pocket Max is Met
Preferred Brand	100% until Out of Pocket Max is Met
Non-Preferred Brand	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.

Generic	100% until Out of Pocket Max is Met
Preferred Brand	100% until Out of Pocket Max is Met
Non-Preferred Brand	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 RxAlly 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. For information about RxAlly 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** 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.

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** 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 30day 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.



GET THESE POPULAR BRAND-NAME MEDICATIONS FOR FREE:

ADVAIR BRILINTA ELIQUIS FLOVENT JANUVIA RINVOQ

SPIRIVA SYMBICORT XARELTO

Visit canarx.com or scan the QR code to see if your medication is offered.

Your WebID Is:

GREENSTATE



ENROLL ONLINE TODAY!

- CANARX is available to eligible members and dependents covered through the health plan
 - This voluntary program is available at NO COST
 - Medications are shipped in the original factory-sealed manufacturers packaging

from certified pharmacies in Canada, the United Kingdom and Australia

> FREE delivery direct to your mailbox

> > For more information, contact CANARX or your HR/Benefits Dept.