



**How your plan works**

**Deductible phase**

You pay 100 percent of your medical and prescription drug expenses until you meet your **annual deductible of \$1,250/single and \$2,500/family**.

**Coinsurance phase**

Once you've met your annual deductible, you pay the coinsurance amounts listed in the chart below until you reach your **out-of-pocket maximum of \$6,250/single and \$12,500/family**.

**100 percent coverage phase**

Once you've reached your out-of-pocket maximum, including your deductible, your plan pays 100 percent of eligible medical and prescription drug expenses for the remainder of the benefit year.

	At a retail pharmacy	Through the <i>Medco Pharmacy</i> ® home-delivery service
Generic drugs	30% <b>30-day supply</b>	30% <b>90-day supply</b>
Preferred brand-name drugs	30% <b>30-day supply</b>	30% <b>90-day supply</b>
Nonpreferred brand-name drugs	30% <b>30-day supply</b>	30% <b>90-day supply</b>

**You may pay more for your long-term drugs** (such as those used to treat high blood pressure or high cholesterol) *unless you order your prescriptions through the Medco Pharmacy*. The first **three times** that you purchase a long-term drug at a participating retail pharmacy, you'll pay your retail coinsurance for up to a 30-day supply. **After the third purchase, you'll pay the entire cost** if you continue to purchase it at retail. **To avoid paying more, use the Medco Pharmacy and pay your mail-order coinsurance for up to a 90-day supply.**

**The BAYADA Home Health Care Plan is your combined medical and prescription drug benefit.** You are eligible to establish a health savings account (HSA) at any financial institution that offers this type of account. You may also make pre-tax contributions to your HSA and use all the funds in your HSA to help pay for medical and prescription drug expenses.

**Drug conversion programs at mail**

If you are prescribed a drug that is not on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

**For short-term prescriptions, such as antibiotics, use a participating retail pharmacy**

As a member, you can go to any of **nearly 60,000 retail pharmacies**, including most major drugstores. Just ask your retail pharmacy if it's in our network. You can also log in to Express-Scripts.com and click "Locate a pharmacy" or call Member Services toll-free at 877.680.7793.

**KEEP THIS INFORMATION**  
 If you have any questions after you start using your benefit, please call  
 Member Services toll-free at 877.680.7793.

**Prior authorization: When is a coverage review necessary?**

Some medications are not covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines, and uses that are considered reasonable, safe, and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what is on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in to Express-Scripts.com anytime, select “Price a medication” from the left-hand menu, and search for your medication. On the pricing results page, select “View coverage notes” to see coverage details.

**My Rx Choices®: An easy way to lower your out-of-pocket prescription costs**

Your BAYADA Home Health Care benefit includes the **My Rx Choices** prescription savings program, which is designed to help you find potential savings on prescription medications that you or your covered family members take on an ongoing basis.

Your doctor knows which medications are right for you but may not know their cost. **My Rx Choices** provides you with available lower-cost options so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor’s approval. Simply log in to Express-Scripts.com/choices. Please take a moment to register before using this service.

**Specialty medications: Get individualized service through Accredo**

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. Accredo Health Group, Inc., an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs. Counseling, scheduled delivery, and safety checks are just a few of the services that Accredo provides.

If you are taking one of the following specialty medications, please contact Member Services immediately to make sure that there is no interruption in your therapy: *Letairis*®, *Promacta*®, *Revlimid*®, *Sabril*®, *Thalomid*®, *Tysabri*®, *Xenaxine*®, *Xiaflex*®.

**Worry-Free Fills®: A convenient, automatic refill program for your long-term medications**

When you refill certain mail-order prescriptions, you’ll be asked whether you want to enroll. Once you enroll and are ready for a refill or renewal, your medications will automatically ship to you. Find out more about how **Worry-Free Fills** works by logging in to Express-Scripts.com or by calling Member Services using the phone number on your ID card. (To see which of your medications are eligible, log in to Express-Scripts.com.)

**Stretch your mail-order payments with the *Extended Payment Program***

Instead of paying in full up front, you’ll be billed for the cost of your medications over three installments. You can enroll online at Express-Scripts.com or by calling Member Services using the phone number on your ID card.

**KEEP THIS INFORMATION**

**Remember**, when you pay for any of your eligible care, you may use the funds in your HSA or pay out of pocket. Paying out of pocket allows your HSA to grow tax-free for retirement or future medical expenses.