

## High Deductible health plan



### How your plan works

#### Deductible phase

You pay 100 percent of your medical and prescription drug expenses until you meet your **annual deductible of \$2,500/single and 5,000/family**.

#### Co-payment 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 \$5,950/single and \$11,900/family**.

#### 100 percent coverage phase

Once you've reached your out-of-pocket maximum, including your deductible, your health 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>
Generic drugs	20% <b>34-day supply</b>	20% <b>90-day supply</b>
Brand-name drugs	20% <b>34-day supply</b>	20% <b>90-day supply</b>

Note: If you purchase a brand-name medication when a generic medication is available, you will **pay the appropriate coinsurance, plus the difference in cost** between the brand and the generic.

**You'll 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 mail by using 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 34-day supply. After the third purchase at retail, you'll pay the entire cost if you continue to purchase it at retail.

**The High Deductible health 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.

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

As a Medco 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 the Medco network. You can also visit **www.medco.com** and click "Locate a pharmacy" or call Member Services toll-free at 1 800 418-9925.

#### **Medco may contact your doctor about your prescription**

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.

### **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.

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

Your Christian Church HCBT 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 visit **www.medco.com/choices**. You'll need to take a moment to register before using this service.

***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 **www.medco.com** or by calling Member Services using the phone number on your ID card. (The **Extended Payment Program** charges a service fee of 5% APR to your second and third installments.)

***Worry-free Fills™: Stay on top of the long-term medications you take by enrolling in this convenient, automatic refill program***

When you refill certain mail-order prescriptions, you'll be asked whether you want to enroll. Once you enroll and you're ready for a refill, your medications will automatically be shipped to you. Find out more about how **Worry-free Fills** works by visiting **www.medco.com** or by calling Member Services using the phone number on your ID card. (To see which of your medications are eligible, visit **www.medco.com**.)

**If you have any questions after you start using your benefit, please call Member Services toll-free at 1 800 418-9925.**