



Pharmacy Plan: Effective 10-1-12

- Pharmacy will be a co-pay plan for generics and specialty prescriptions and a 40% co-insurance plan for brand name prescriptions (with minimums).
- \$15 co-pay for generic at retail for a 30-day supply. Formulary brand will have 40% co-insurance with no maximum at retail and a \$45 minimum for a 30-day supply. Non-formulary brand with a 40% co-insurance with no maximum at retail and a \$60 minimum for a 30-day supply. \$37.50 co-pay for generic at mail-order for a 90-day supply. Formulary Brand and Non-Formulary Brand 40% co-insurance for a 90-day supply mail-order with a \$300 maximum.
- Mandatory mail-order after the 3rd fill.
- Specialty Drug \$150 at retail for 30-day supply and \$300 at mail (up to a 90-day supply).
- Contraceptive Methods covered at 100% for generic only. For brand-name the difference between generic and brand name plus co-insurance amount.
- 4th fill at retail will be a 100% penalty.
- The first \$100 of the cost of a 90-day supply can be paid over 90 days.
- Plan is mandatory generic.

A schedule of payment for prescription is displayed below.

PRESCRIPTION DRUG

Type of Drug	Amount Employee Pays
Retail (30-day supply)	
Generic	\$15
Formulary Brand	\$45 minimum 40% co-insurance (no maximum)
Non-Formulary Brand	\$60 minimum 40% co-insurance (no maximum)
Mail-order (90-day supply)	
Generic	\$37.50
Formulary Brand	40% co-insurance with a \$300 maximum
Non-Formulary Brand	40% co-insurance with a \$300 maximum
Specialty Drug	
30-day supply (retail)	\$150
90-day supply (mail)	\$300
Brand when Generic is available	Difference between Generic and Brand PLUS coinsurance amount

- The employee will be responsible for the difference between generic and brand-name (formulary and non-formulary) plus co-insurance amount when generic is available.

- LCS has implemented a step therapy approach for certain drug classifications. This approach was taken in order to control prescription drug costs. This benefits both the employees and Lynchburg City Schools. Please see the MEDCO Step Therapy brochure on how the program works.