



An update on your specialty Rx benefit

Your plan may look a little different in the future

Here's what's changing

We're changing how we calculate your annual deductible and out-of-pocket (OOP) maximum* if you use a third-party copay assistance program**, commonly referred to as a "manufacturer copay card", when you fill your specialty medications. When you use a copay assistance program, your OOP is reduced to save you money and help you get the medication you need. You can still use these programs to help save money, but any savings or rebates you receive from the manufacturer will no longer count toward your deductible or OOP maximum.

What this means for you

After you enroll in a third-party copay assistance program, the amount you have to pay OOP for your medications may be reduced or stay the same, however only what you pay OOP will apply toward your deductible or OOP maximum.

We'll send more information before we make this plan change.

In the meantime, you can continue to fill your prescriptions as usual.



Sam has rheumatoid arthritis and is prescribed an expensive medication



Fortunately, the drug manufacturer offers a copay card to assist with the cost



Now, Sam's medication costs \$175 less. Sam only pays \$25 OOP



Sam can fill his medication with reduced OOP costs



Only the \$25 Sam paid is counted toward his deductible and OOP maximum

*Out-of-pocket maximum is the amount you must pay each policy year before the policy starts paying the full benefits. This may be for the whole family and/or one person alone. Some policies may also include a deductible that must be satisfied before copays or coinsurance applies.

**Not all specialty prescriptions offer copay assistance. Eligibility for third-party copay assistance programs is dependent on the applicable terms and conditions required by that particular program and are subject to change. This change does not affect copay assistance programs provided by foundations or financial need-based copay assistance. If a copay assistance program is available for your medication, a specialty pharmacy representative may be able to assist you with more information.