

Mid-Atlantic Prescription Drug Side-by-Side

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Retail Deductible ■ Applies per person per calendar year - Generic Drugs - Brand Name Drugs	None None	\$50 combined for generic and brand drugs	None None	\$50 combined for generic and brand drugs
Maximum Benefit Per Calendar Year	None	None	None	None
Lifetime Maximum Benefit	None	None	None	None
Annual Out-of-Pocket Maximum (per person)	None		None	
Supply—therapy for up to	30 days	30 days	30 days	30 days
Basis for Out-of-Network Cost	Not applicable	Not applicable	Not applicable	Not applicable
Patient Copays ■ Applies to:	Original Rx and refills	Original Rx and refills	Original Rx and refills	Original Rx and refills
■ Generic Drugs	<ul style="list-style-type: none"> ■ 15% of DNP ■ Maximum \$25/Rx 	<ul style="list-style-type: none"> ■ 15% of retail cost ■ Maximum \$25/Rx ■ Deductible applies ■ Pay full cost, then file claim 	<ul style="list-style-type: none"> ■ 2013: Lower of \$8 copay or DNP ■ 2014: Lower of \$8 copay or DNP ■ 2015: Lower of \$9 copay or DNP ■ 50% of DNP cost for maintenance drugs after 3 fills 	<ul style="list-style-type: none"> ■ 30% of DNP cost plus 100% of the difference between the retail cost and the DNP ■ Deductible applies ■ 50% of DNP cost for maintenance drugs after 3 fills ■ Pay full cost, then file claim

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<p>■ Brand Name Drugs - Single Source and Multi-Source (Applies to Associates and Pre-Medicare Retirees)</p>	<p>■ N/A</p>	<p>■ N/A</p>	<p>■ 30% of DNP ■ Maximum - 2013: \$25/Rx - 2014: \$25/Rx - 2015 & beyond: increases 6% per year ■ Cost difference between generic and brand cost when generic equivalent is available (Rx maximum does not apply)¹ ■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply)</p>	<p>■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP ■ Deductible applies ■ 30% of DNP plus cost difference between generic and brand cost when generic equivalent is available¹ ■ 50% of DNP cost for maintenance drugs after 3 fills ■ Pay full cost, then file claim</p>

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<ul style="list-style-type: none"> ■ Single Source Brand Name Drugs (Applies to Medicare Retirees only) 	<ul style="list-style-type: none"> ■ N/A 	<ul style="list-style-type: none"> ■ N/A 	<ul style="list-style-type: none"> ■ 30% of DNP ■ Maximum: <ul style="list-style-type: none"> - 2013: \$25/Rx - 2014: \$25/Rx - 2015 & beyond: increases 6% per year ■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply) 	<ul style="list-style-type: none"> ■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP ■ Deductible applies ■ 50% of DNP cost for maintenance drugs after 3 fills ■ Pay full cost, then file claim
<ul style="list-style-type: none"> ■ Multi-Source Brand Name Drugs (Applies to Medicare Retirees only) 	<ul style="list-style-type: none"> ■ N/A 	<ul style="list-style-type: none"> ■ N/A 	<ul style="list-style-type: none"> ■ 40% of DNP ■ Maximum: : <ul style="list-style-type: none"> - 2013: \$30/Rx - 2014: \$30/Rx - 2015: \$30/Rx ■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply) 	<ul style="list-style-type: none"> ■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP ■ Deductible applies ■ 50% of DNP cost for maintenance drugs after 3 fills ■ Pay full cost, then file claim
<ul style="list-style-type: none"> ■ Single-Source Brand Name Drugs 	<ul style="list-style-type: none"> ■ 20% of DNP ■ Maximum \$40/Rx 	<ul style="list-style-type: none"> ■ 20% of retail cost ■ Maximum \$45/Rx ■ Deductible applies ■ Pay full cost, then file claim 	<ul style="list-style-type: none"> ■ N/A 	<ul style="list-style-type: none"> ■ N/A
<ul style="list-style-type: none"> Patient Copays ■ Multi-Source Brand Name Drugs 	<ul style="list-style-type: none"> ■ 30% of DNP ■ Maximum \$55/Rx 	<ul style="list-style-type: none"> ■ 30% of retail cost ■ Maximum \$55/Rx ■ Deductible applies ■ Pay full cost, then file claim 	<ul style="list-style-type: none"> ■ NA 	<ul style="list-style-type: none"> ■ N/A
	<ul style="list-style-type: none"> ■ If physician prescribes DAW, the multi-source brand name drug copay will apply. 			

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Supply—therapy for up to	90 days	—	90 days	—
Patient Copays				
■ Generic Drugs	■ Lower of \$8 copay or DNP	—	■ 2013: Lower of \$16 copay or DNP ■ 2014: Lower of \$16 copay or DNP ■ 2015: Lower of \$18 copay or DNP	—
■ Brand Name Drugs - Single Source and Multi-Source (Applies to Associates and Pre-Medicare Retirees)	■ N/A	—	■ 30% of DNP ■ Maximum - 2013: \$50/Rx - 2014: \$50/Rx - 2015 & beyond: increases 6% per year ■ Cost difference between generic and brand cost when generic equivalent is available (Rx maximum does not apply) [1]	—
■ Single Source Brand Name Drugs (Applies to Medicare Retirees only)	■ N/A	—	■ 30% of DNP ■ Maximum: - 2013: \$50/Rx - 2014: \$50/Rx - 2015 & beyond: increases 6% per year	—
■ Multi-Source Brand Name Drugs (Applies to Medicare Retirees only)	■ N/A	—	■ 40% of DNP ■ Maximum: : - 2013: \$60/Rx - 2014: \$60/Rx - 2015: \$60/Rx	—
■ Single-Source Brand Name Drugs	■ Lower of \$17 copay or DNP	—	■ N/A	—

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<ul style="list-style-type: none"> ■ Multi-Source Brand Name Drugs 	<ul style="list-style-type: none"> ■ Lower of \$25 copay or DNP ■ If physician prescribes DAW, the multi-source brand name drug copay will apply 	—	<ul style="list-style-type: none"> ■ N/A 	—
Footnotes			<p>[1] Does not apply for brand names where there is a generic equivalent and the employee's doctor certifies that the employee is medically unable to take the generic version of the medication</p>	

[1] Does not apply for brand names where there is a generic equivalent and the employee's doctor certifies that the employee is medically unable to take the generic version of the medication