



NALC Health Benefit Plan

Consumer Driven Health Plan (CDHP)

and Value Option Plan

2018 Prescription Benefits



This booklet is a summary of some of the features of the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan. Detailed information on the benefits for the 2018 NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan can be found in the official brochure. Before making a final decision, please read the Plan's officially approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.

Dear Plan Member,

Welcome to the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan. We chose CVS Caremark® to manage your prescription care and associated costs. Be sure to take your ID card to your local NALC CareSelect pharmacy when you get a prescription filled for the first time. Use the ID number on your Member ID Card to register at www.caremark.com, where you can order refills, check drug costs and coverage, print claim forms and more.

Here are some tips to help you save money on your prescriptions:

1. Ask for generics first. Generic drugs can cost up to 80% less than brand name drugs.
2. Remember the NALC Health Benefit Plan CDHP and Value Option Plan Formulary Drug List. If a generic isn't available, ask your doctor to prescribe a drug on your plan's formulary drug list, if appropriate. Visit our website at www.nalchbp.org for a current listing.
3. Order 90-day supplies of long-term medications to save money. Sign up for CVS Caremark® Mail Service to enjoy the convenience of having your medication shipped directly to you at no additional cost or have them filled at your local CVS Pharmacy through the Maintenance Choice Program.
4. Fill short-term prescriptions at a network pharmacy. You will pay more for short-term (30 days or less) prescriptions that are not filled at an NALC CareSelect Network pharmacy.
5. Some drugs require prior approval before the Plan will cover the medication. Call CVS Caremark® at 800-933-NALC (6252) to determine if your drug requires prior approval.

This booklet provides a summary of your prescription benefits and information that will help you get the most from your prescription drug benefits. If you have questions about your prescription drug coverage, please call CVS Caremark® Customer Care at 800-933-NALC (6252), 7 days-a-week, 24 hours-a-day.

Sincerely,



Brian Hellman
Director

Your 2018 Drug Cost-Share for the NALC HBP Consumer Driven Health Plan (CDHP) and Value Option Plan

Generic Drug:		You Pay:
Network Retail	up to 30-day supply	\$10*
Mail Order	90-day supply	\$20*

Formulary Brand Drug:		You Pay:
Network Retail	up to 30-day supply	\$40*
Mail Order	90-day supply	\$80*

Non-Formulary Brand Drug:		You Pay:
Network Retail	up to 30-day supply	\$60*
Mail Order	90-day supply	\$120*

Specialty Drugs**:		You Pay:
CVS Specialty™ Mail Order	30-day supply	\$200*
CVS Specialty™ Mail Order	90-day supply	\$400*

Non-network retail:

You pay 50%* of the Plan allowance and the difference, if any, between our allowance and the billed amount.

**Prescription drugs are subject to the calendar year deductible. Your PCA must be used first and then you must meet the remainder of your deductible before your Traditional Health Coverage begins.*

***All specialty drugs require prior authorization. Specialty drugs, including biotech, biological, biopharmaceutical and oral chemotherapy drugs, are generally defined as high-cost prescription drugs that treat complex conditions and require special handling and administration and can cost thousands of dollars for a single dose. NALC's Formulary utilizes step therapy for certain specialty medications. We require preferred specialty drugs be used before non-preferred specialty drugs are covered. Our Advanced Control Specialty Formulary focuses on biologic therapy classes that have multiple products with prescribing interchangeability based on safety and clinical efficacy. Examples include, but are not limited to, myelogenous leukemia (AML), cancer, Crohn's disease, cystic fibrosis, growth hormone disorder, hemophilia, hepatitis C, HIV, immune deficiencies, multiple sclerosis, osteoarthritis, psoriasis and rheumatoid arthritis. Step therapy uses evidence-based protocols that require the use of a preferred drug(s) to be used before non-preferred specialty drugs are covered.*

Call CVS Specialty™ at 800-237-2767 to obtain prior approval.

NALC HBP CDHP and Value Option Plan 2018 Prescription Drug Benefits

This is a summary of some of the features of the NALC HBP CDHP and Value Option Plan prescription benefits. Details on the benefits for the 2018 NALC HBP CDHP and Value Option Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

Retail copayment amounts are applicable for one fill/one refill of (up to) a 30-day fill of your maintenance medication purchased at a participating pharmacy in the NALC CareSelect Network.

Lower Cost Generics

Reduce your out-of-pocket costs and ask your medical professional to prescribe generic drugs. Although the cost difference can be dramatic, generic drugs are pharmacologically identical to their brand name versions. The FDA requires that generic drugs be as safe and effective as brand name drugs. Call CVS Caremark® Customer Care at 800-933-NALC (6252) to see if your brand name prescription is available as a generic.

Why isn't my brand name drug on the NALC Health Benefit Plan Formulary Drug List?

The NALC Health Benefit Plan Formulary is a list of commonly prescribed drugs identified by the CVS Caremark® team of physicians and pharmacists (Pharmacy and Therapeutics Committee) to be the best overall value based on quality, safety, effectiveness, and cost. Drugs determined to be of equal therapeutic value and similar safety and efficacy are then evaluated on the basis of cost. Using lower cost formulary brand drugs provides you with a high quality, cost-effective prescription drug benefit.

Does the NALC Health Benefit Plan Formulary list all brand drugs available?

No, our formulary is a list of commonly prescribed brand name drugs and is updated quarterly. It is not an all-inclusive list and you should always call CVS Caremark® at 800-933-NALC (6252) to verify your cost-share for any drug.

Does the NALC Health Benefit Plan Formulary ever change?

Yes, our formulary is subject to review and modifications throughout the year. Visit our website at www.nalchbp.org for a current listing. Brand drugs may be added to, or removed from, the formulary for

many reasons, such as:

- Many brand name medications lose their patents and generic versions become available.
- The FDA approves many new drugs throughout the year. These brand name drugs may be added to our formulary and may replace other medications currently listed.
- Medications may be withdrawn from the market or become available without a prescription.

Getting Your Prescriptions Filled

Call CVS Caremark® toll-free at 800-933-NALC (6252) to locate a participating pharmacy, check on the status of your mail order medication, or to refill your existing medication. You can also track your mail order prescription or order refills on line when you register at www.caremark.com.

CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

Dispensing Limitations

There are dispensing limitations for prescriptions purchased locally at NALC CareSelect pharmacies. You may obtain up to a 30-day fill and one refill of medication. We will waive the one 30-day fill and one refill limitation at retail for patients confined to a nursing home, patients who are in the process of having their medication regulated, or when state law prohibits the medication from being dispensed in a quantity greater than 30-days. Call the Plan at 888-636-NALC (6252) to have additional refills at a network pharmacy authorized.

If you purchase more than two fills of a maintenance medication (limited to a 30-day supply) at a network pharmacy without prior Plan authorization, you will need to pay the full cost of the additional refills and file a paper claim to receive a 50% reimbursement after the calendar year deductible has been met.

You will pay the difference in cost between the brand name drug and generic if you receive a brand name drug when a federally approved generic drug is available, and your physician has not specified “Dispense as Written” for the brand name drug.

NALC CareSelect Retail Pharmacies

The NALC HBP CDHP and Value Option Plan offer the NALC CareSelect Retail Pharmacy Network. From our broad network of over 68,550 pharmacies, the following are just some of the chain retail pharmacies that participate in our network:

A&P Pharmacy	Gerbes Pharmacy
Accredo Health Group Inc	Giant Eagle Pharmacy
Acme Pharmacy, Inc.	Giant Pharmacy
Albertson's Pharmacy	Group Health Pharmacy
Ameridrug Pharmacy	Haggen Pharmacy
Aurora Pharmacy	Hannaford Food & Drug
Baker's Pharmacy	Harmons Pharmacy
Bartell Drug	Harps Pharmacy
Bel Air Pharmacy	Harris Teeter Pharmacy
Bi-Lo Pharmacy	Harveys Supermarket Pharmacy
Brookshire Pharmacy	HealthPartners Pharmacy
Carrs-Gottstein Pharmacy	H-E-B Pharmacy
Cashwise Pharmacy	Hen House Pharmacy
City Market Pharmacy	Henry Ford Med Ctr Pharmacy
Coborn's Pharmacy	Homeland Pharmacy
Copps Pharmacy	Horton & Converse Pharmacy
Coram Healthcare Pharmacy	Hy-Vee Pharmacy
Costco Pharmacy	IHC Health Center Pharmacy
Critical Care Systems	Ingles Pharmacy
Cub Pharmacy	Jewel-Osco Pharmacy
CVS Pharmacy	Kessel Pharmacy
CVS Pharmacy in Target stores	King Soopers Pharmacy
CVS Specialty	Kinney Drugs
Dillon Pharmacy	Klein's Pharmacy
Dierbergs Pharmacy	Klingensmith's Drug
Dillon Pharmacy	Kmart Pharmacy
Discount Drug Mart	Knight Drug
Doc's Pharmacy	Kroger Pharmacy
Duane Reade	Kroger Sav-on Pharmacy
Eaton Apothecary	Lincare Infusion Services
Fairview Pharmacy	Long's Pharmacy
Farm Fresh Pharmacy	Marianos Pharmacy
Food City Pharmacy	Martin's Pharmacy
Food Lion Pharmacy	Maxor Pharmacy
Fred Meyer's Pharmacy	May's Drug Stores
Fred's Pharmacy	Med-Fast Pharmacy
Fresh Market Pharmacy	Medicap Pharmacy
Fruth Pharmacy	Medicine Shoppe Pharmacy
Fry's Food & Drug	Meijer Pharmacy

Metro Market Pharmacy	Schnucks Pharmacy
Navarro Discount Pharmacy	Scolari's Pharmacy
NCS Healthcare Pharmacy	Scott's Pharmacy
Neighborcare Pharmacy	Shaw's Pharmacy
Nob Hill Pharmacy	Shop 'N Save Pharmacy
North Florida Pharmacy	Shopko Pharmacy
Omincare Pharmacy	Shoppers Pharmacy
Oncology Pharmacy	ShopRite Pharmacy
Option Care Pharmacy	Smith's Pharmacy
Osco Pharmacy	St John Pharmacy
Pavillions Pharmacy	Stop & Shop Pharmacy
Pick N Save Pharmacy	Super 1 Pharmacy
PrescribeIT Rx Pharmacy	Super One Pharmacy
Price Chopper Pharmacy	Super Rx Pharmacy
Price Cutter Pharmacy	Texas Oncology Pharmacy
Publix Pharmacy	Thrifty White Pharmacy
QFC Pharmacy	Times Pharmacy
Quick Chek Pharmacy	Tom Thumb Pharmacy
Raley's Drug Center	Tops Pharmacy
Ralphs Pharmacy	United Market Street Pharmacy
Randall's Pharmacy	United Pharmacy
Recept Pharmacy	UW Health Pharmacy Services
Rite Aid Pharmacy	Vons Pharmacy
Ritzman Pharmacy	Wal-Mart Pharmacy
Safeway Pharmacy	Walgreens Pharmacy
Sam's Club Pharmacy	Wegman's Pharmacy
Sav-Mor Pharmacy	Weis Pharmacy
Save Mart Pharmacy	White Drug
Sav-On Pharmacy	Winn-Dixie Pharmacy

Pharmacies that participate in the NALC CareSelect network are subject to change. Please call CVS Caremark® at 800-933-NALC (6252) to verify a pharmacy's participation.

Maximum Out-of-Pocket

Your catastrophic protection out-of-pocket maximum for In-network providers, network retail pharmacies and our mail order pharmacy is \$6,600 per person or \$13,200 per family.

The following cannot be counted toward out-of-pocket expenses:

- The 50% coinsurance for prescriptions purchased at a non-network pharmacy or for additional fills at an NALC CareSelect pharmacy

- Any associated costs when you purchase medications in excess of the Plan's dispensing limitations
- The difference in cost between a brand name and a generic drug when you elect to purchase the brand name, and a generic drug is available, and your physician has not specified "Dispense as Written"

NALC Advanced Control Specialty Formulary

We cover specialty drugs, including biotech, biological, biopharmaceutical, and oral chemotherapy drugs only through CVS Specialty™. You must purchase specialty drugs through the CVS Specialty™. All specialty drugs require prior approval to ensure appropriate treatment therapies for chronic complex conditions and may include step therapy. Decisions about prior approval are based on guidelines developed by physicians at the FDA or independent expert panels and are administered by a CVS Caremark® pharmacy expert.

NALC's Advanced Control Specialty Formulary utilizes step therapy for certain specialty medications. Our Advanced Control Specialty Formulary focuses on biologic therapy classes that have multiple products with prescribing interchangeability based on safety and clinical efficacy. Step therapy uses evidence-based protocols that require the use of a preferred drug(s) before non-preferred specialty drugs are covered. Categories, therapies and tiering changes could be updated every quarter and added to the formulary.

You must purchase specialty drugs through CVS Specialty™. Contact them at 800-237-2767 for approval. The Specialty Connect feature allows you to submit your specialty medication prescription to your local CVS Pharmacy. This enhanced service combines the services of CVS Pharmacy and CVS Specialty™ by offering expanded choices and greater access to specialty medications and services. Specialty prescriptions can be submitted to any local CVS Pharmacy or to our Specialty mail pharmacies. Members will receive telephonic clinical support from our Specialty Pharmacy Care Team and will have the added option to pick up their specialty medication at a CVS Pharmacy or to have them delivered to the location of their choice. Call 800-237-2767 for more information.

To view the Advanced Control Specialty Formulary, visit www.nalchbp.org.