

## GREATER PENNSYLVANIA CARPENTERS MEDICAL PLAN – PRESCRIPTION BENEFITS

Effective April 1, 2004, our prescription program moved to a three tier program with three levels of co-pays. Co-pays will be as follows:

	Retail (30 day supply)	Home Delivery (up to 90 days supply)
Generic drugs	\$ 5.00	\$10.00
Formulary drugs	\$20.00	\$40.00
Non-formulary drugs	\$35.00	\$70.00

In addition, there will be a mandatory generic provision in the plan. If a member selects a brand name drug when a generic is available, the member will be charged the difference between the brand drug and generic drug in addition to the generic co-payment. Please note this provision applies to all prescriptions, regardless if the doctor mandates it as "DAW", dispense as written.

Also note that, our members will not be able to opt out of the prescription program and submit the prescription claims to the Fund Office for 80% reimbursement.

To receive prescription coverage, each family must meet his or her individual deductible. A deductible is the amount you must pay before your plan sponsor begins paying for a portion of your prescription costs. For an individual, the deductible for prescriptions filled either at retail pharmacies or through mail order is \$50 each calendar year.

A CAP is the maximum allowable benefit. For an individual, the maximum allowable benefit for prescriptions filled either at retail pharmacies or through mail order is \$4000 every calendar year. After reaching this CAP, you will be responsible for paying the total cost of any future prescriptions. Please refer to the Medical FAQ or call the Fund Office for programs available to assist you when you meet your CAP.

Effective March 1, 2007, Medco Health is the prescription drug benefit managers for the Greater Pennsylvania Carpenters Medical Plan.

At [www.medcohealth.com](http://www.medcohealth.com) you can view additional information about your benefits, such as:

- The Medco Special Care Pharmacy is designed to help you meet the particular needs and challenges of using certain medications, many of which require injection or special handling, called "specialty medications". These medications are used to treat conditions such as MS, Hepatitis C, Rheumatoid Arthritis, among others.
- Price a medication
- Drug Information
- Locate a pharmacy
- Prescription refill / renew / order status