



ANTHEM AND OPTIMA

PRESCRIPTION CO-PAY CHANGES EFFECTIVE APRIL 1, 2015

Current Co-Pay Out-of-Pocket Costs versus Costs as of April 1, 2015

	KeyCare 10 PPO Plan	HealthKeepers POS 15 Plan	Optima Vantage 10/25 Plan
Current Co-Pays			
<i>Retail</i>	\$8/\$15/\$30	\$8/\$15/\$30	\$10/\$20/\$40/\$40
<i>Mail Order</i>	\$8/\$30/\$90	\$8/\$30/\$90	\$20/\$40/\$80/\$80
Co-Pays as of April 1, 2015			
<i>Retail</i>	\$10/\$20/\$35 (Tier 4) 20% up to \$200	\$10/\$20/\$35 (Tier 4) 20% up to \$200	\$10/\$20/\$40 (Tier 4) 20% up to \$250
<i>Mail Order</i>	\$25/\$50/\$88 (Tier 4) 20% up to \$400	\$25/\$50/\$88 (Tier 4) 20% up to \$400	\$20/\$40/\$80 (Tier 4) 20% up to \$250

Pharmacy costs continue to accelerate at a faster pace than other medical expenses. Anthem and Optima insurance recently notified Jefferson Lab that as of April 1, 2015, they will no longer offer our current prescription medication co-pay plan structure. The current prescription plan has been replaced with a retail and mail order plan as indicated in the above chart under “**Co-Pays as of April 1, 2015**”.

- A Tier 4 prescription category has been added to the prescription co-pay structure by Anthem and Optima.
- For Anthem participants, all Tier 4 medications will be subject to a 20% coinsurance payment up to \$200 per prescription.
- For Optima participants, a 20% coinsurance payment up to \$250 per prescription will be required.

For example: Under the Anthem Plan, if the medication cost is \$800 per month, you will pay \$160 per month for the prescription. The maximum monthly amount an employee has to pay for one prescription that falls under Tier 4 will be \$200 for Anthem, and \$250 for Optima.

Medications classified as *Specialty Drugs* under the co-pay plans for Anthem and Optima Health will be covered at the Tier 4 level beginning April 1, 2015. Specialty Drugs have unique uses and are generally prescribed for people with complex, ongoing medical conditions. These drugs typically require special dosing, administration, and additional education and support from a health care professional. Specialty Drugs include the following:

- Medications that treat certain patient populations including those with rare diseases;
- Medications that require close medical and pharmacy management and monitoring;
- Medications that require special handling and/or storage;
- Medications derived from biotechnology and/or blood derived drugs or small molecules; and
- Medications that can be delivered via injection, infusion, inhalation, or oral administration.

Specialty Drugs are only available through the Specialty Pharmacies that serve Anthem’s and Optima’s members. Tier 4 Specialty Drug medications are NOT available at the local pharmacies (CVS, Target, Walgreen’s, etc). Accredo is the Express Scripts Specialty Pharmacy that will be used by Anthem members taking Tier 4 medications. Optima’s specialty pharmacy for Tier 4 medications is BriovaRx. More information about Specialty Pharmacies and coverage for Specialty Drugs can be found by contacting Member Services at the below numbers:

- Anthem KeyCare members: 1-800-451-1527
- Anthem HealthKeepers POS members: 1-800-421-1880
- Optima HMO Vantage Members: 1-800-741-9910