



CDPHP® Medicare Choices
LARGE GROUP PLANS
6-Tier Prescription Drug Rider Options - 560
 Effective January 1, 2009

Part D Plans 2009	2009: In-Network Preferred (CVS) 30-Day Supply	2009: In-Network Preferred (CVS) 90-Day Supply	2009: In-Network Non-Preferred 30-Day Supply	2009: In-Network Non-Preferred 90-Day Supply	2009: Mail Order (Caremark) 30-Day Supply	2009: Mail Order (Caremark) 90-Day Supply
Formulary Value Generics	\$2	\$6	\$3	\$9	\$2	\$6
Formulary Generics	\$4	\$12	\$5	\$15	\$4	\$10
Formulary Preferred Brand	\$20	\$60	\$20	\$60	\$20	\$40
Formulary Preferred Brand Diagnostic	\$20	\$60	\$20	\$60	\$20	\$40
Formulary Non-Preferred Brand	\$30	\$90	\$30	\$90	\$30	\$60
Formulary Specialty	\$30	N/A	\$30	N/A	\$30	N/A

6-Tiers:

- Tier 1 Formulary Value Generics (targeted list)
- Tier 2 Formulary Generics (all other generics)
- Tier 3 Formulary Preferred Brands
- Tier 4 Formulary Preferred Brand Diagnostic
- Tier 5 Formulary Non-Preferred Brand
- Tier 6 Formulary Specialty

Prescription drug benefits as follows:

- **No Deductible**
 - **No "Coverage Gap" (Donut Hole)**
 - When your Part D total out of pocket spending reaches \$4,350, "catastrophic coverage" begins:
 - You pay the greater of 5% coinsurance or \$2.40 for generic and multiple source brand drugs, and the greater of 5% coinsurance or \$6.00 for all other drugs.
 - Catastrophic Coverage applies only to Part D drugs.
 - Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP.
 - Mail order/Retail pharmacy: 90-day supply available for Tier 1-5 drugs.
 - Tier 6 drugs limited to a 30-day supply.
 - CDPHP Medicare Choices Part D Formulary and Enhanced Formulary apply.
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- Formulary Value Generic and Formulary Generic copayments offer better coordinated care for CDPHP Medicare Choices members by having all prescription medications used by beneficiaries tracked by the CDPHP Wellness department. These drugs also offer significant savings given Medicare beneficiaries' high utilization of these medications (over 60% of beneficiary prescriptions are filled with generics, per Caremark data).
 - All CDPHP Medicare Choices members receive a CVS ExtraCare Health® card, offering 20% discounts on all on CVS brand, health-related, flexible spending account (FSA)-eligible items as well as the benefits of the standard CVS ExtraCare® card.



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Formulary Value Generics	\$2	\$6	\$3	\$9	\$2	\$6
Formulary Generics	\$4	\$12	\$5	\$15	\$4	\$10
Formulary Preferred Brand	\$30	\$90	\$35	\$105	\$30	\$60
Formulary Preferred Brand Diagnostic	\$30	\$90	\$35	\$105	\$30	\$60
Formulary Non-Preferred Brand	\$50	\$150	\$55	\$165	\$50	\$100
Formulary Specialty	\$50	N/A	\$55	N/A	\$50	N/A

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CDPHP® Medicare Choices
SMALL GROUP PLANS
6-Tier Prescription Drug Rider Options - 562
 Effective January 1, 2009

Part D Plans 2009	2009: In-Network Preferred (CVS) 30-Day Supply	2009: In-Network Preferred (CVS) 90-Day Supply	2009: In-Network Non-Preferred 30-Day Supply	2009: In-Network Non-Preferred 90-Day Supply	2009: Mail Order (Caremark) 30-Day Supply	2009: Mail Order (Caremark) 90-Day Supply
Formulary Value Generics	\$2	\$6	\$3	\$9	\$2	\$4
Formulary Generics	\$4	\$12	\$5	\$15	\$4	\$8
Formulary Preferred Brand	\$30	\$90	\$35	\$105	\$30	\$70
Formulary Preferred Brand Diagnostic	\$30	\$90	\$35	\$105	\$30	\$70
Formulary Non-Preferred Brand	\$60	\$180	\$65	\$195	\$60	\$150
Formulary Specialty	30%	N/A	30%	N/A	30%	N/A

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