

**PHARMACY BENEFITS FOR HEALTHCHOICE
HIGH OPTION MEDICARE SUPPLEMENT PLANS
WITH AND WITHOUT PART D**

DESCRIPTION OF OUT-OF-POCKET FOR THE HIGH OPTION PLANS

| Member Deductible \$0 | Member's Pharmacy Annual Out-of-Pocket Maximum | HealthChoice Pays |
|------------------------------|---|--|
| | <p>\$4,350 in prescription benefit copays for covered medications at Network pharmacies. See the chart below for copay amounts.*</p> <p>*The out-of-pocket costs for covered prescription drugs purchased at Network pharmacies will apply to the Annual Out-of-Pocket Maximum.</p> | <p>After the member reaches the \$4,350 pharmacy out-of-pocket maximum described in the column on the left, HealthChoice pays 100% of allowable amounts for covered prescription drugs for the remainder of the calendar year.</p> |

DESCRIPTION OF HOW THE HIGH OPTION PLANS WORK

Pharmacy benefit may cover up to a 34-day supply or 100 units, whichever is greater, not to exceed the FDA approved 'usual' dosing for a 100-day supply and subject to specific quantity limits.

| Prescription Medications | Medicare Pays | HealthChoice Pays | Member Pays |
|---|----------------------|---|------------------------------------|
| Generic (Tier 1) and Preferred (Tier 2 and Tier 4) medications purchased at a HealthChoice Network pharmacy costing \$100 or less | \$0 | Allowable amounts in excess of the member's copay | Copay up to \$25 |
| Generic (Tier 1) and Preferred (Tier 2 and Tier 4) medications purchased at a HealthChoice Network pharmacy costing more than \$100 | \$0 | Allowable amounts in excess of the member's copay | Copay of 25% up to a \$50 maximum |
| Non-Preferred (Tier 3) medications purchased at a HealthChoice Network Pharmacy costing \$100 or less | \$0 | Allowable amounts in excess of the member's copay | Copay up to \$50 |
| Non-Preferred (Tier 3) medications purchased at a HealthChoice Network Pharmacy costing more than \$100 | \$0 | Allowable amounts in excess of the member's copay | Copay of 50% up to a \$100 maximum |

PHARMACY BENEFITS FOR HEALTHCHOICE LOW OPTION MEDICARE SUPPLEMENT PLANS WITH AND WITHOUT PART D

DESCRIPTION OF BENEFIT LEVELS FOR THE LOW OPTION PLANS

| | | | | | | | | | | | |
|---|---|--|---|-----------|------------|-----------|---|-------------------|---------------------------------|------------|------------------------------|
| Member's Deductible \$295 | <p>After the deductible, member pays 25% (\$601.25) of the next \$2,405 of prescription drug costs</p> <hr/> <p>HealthChoice pays 75% (\$1,803.75) of the next \$2,405 of prescription drug costs</p> | <p>COVERAGE GAP \$3,453.75</p> <p>Member pays 100% of the next \$3,453.75 of prescription drug costs</p> | <p>100% BENEFIT</p> <p>After the member spends \$4,350 out-of-pocket, HealthChoice pays 100% of all allowable amounts for covered prescription drugs for the remainder of the calendar year.</p> | | | | | | | | |
| Member's Out-Of-Pocket Expense | <p>Individual Annual Out-of-Pocket Maximum for covered drugs = \$4,350 The \$4,350 includes:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">\$ 295.00</td> <td>Deductible</td> </tr> <tr> <td>\$ 601.25</td> <td>25% coinsurance of the next \$2,405 in prescription costs</td> </tr> <tr> <td><u>\$3,453.75</u></td> <td>Coverage Gap – member pays 100%</td> </tr> <tr> <td>\$4,350.00</td> <td>Total out-of-pocket per year</td> </tr> </table> <p>HealthChoice pays 100% of allowed prescription costs after the \$4,350 maximum out-of-pocket</p> | | | \$ 295.00 | Deductible | \$ 601.25 | 25% coinsurance of the next \$2,405 in prescription costs | <u>\$3,453.75</u> | Coverage Gap – member pays 100% | \$4,350.00 | Total out-of-pocket per year |
| \$ 295.00 | Deductible | | | | | | | | | | |
| \$ 601.25 | 25% coinsurance of the next \$2,405 in prescription costs | | | | | | | | | | |
| <u>\$3,453.75</u> | Coverage Gap – member pays 100% | | | | | | | | | | |
| \$4,350.00 | Total out-of-pocket per year | | | | | | | | | | |

DESCRIPTION OF HOW THE LOW OPTION PLANS WORK

Pharmacy benefit may cover up to a 34-day supply or 100 units, whichever is greater, not to exceed the FDA approved 'usual' dosing for a 100-day supply and subject to specific quantity limits.

| | Member Pays | HealthChoice Pays |
|-------------------------------------|--|--|
| Prescription Medications | Annual \$295 deductible | \$0 |
| | Plus. . . . Member pays 25% (\$601.25) of the next \$2,405 of prescription drug costs | HealthChoice pays 75% (\$1,803.75) of the next \$2,405 |
| | Plus. . . . Member pays 100% of the next \$3,453.75 of prescription drug costs | \$0 The plan pays no benefits in this Coverage Gap |
| | After the member has spent \$4,350 out-of-pocket (\$295 deductible + \$601.25 + \$3,453.75) for prescription drugs → → → → → | Plan pays 100% of Allowed Charges for covered drugs for the remainder of the calendar year |