

## PRESCRIPTION

### Prescription Benefits

#### Balanced Choice and Choice Plans

Prescription coverage for the Balanced Choice and Choice plans is provided by Humana Pharmacy Solutions. Therefore, you do not need a separate prescription card; you simply use your health plan ID card when filling prescriptions.

The plans require use of generic drugs only. If an employee/eligible dependent chooses to purchase a brand name drug, and an equivalent generic is available, he/she must pay the difference in cost between the brand name and generic equivalent, plus the applicable co-payment, regardless of who is requesting the brand name medication. If the physician writes on the prescription “dispense as written,” the drug will be dispensed as such. However, the employee/eligible dependent will still be required to pay the difference in cost between the brand name drug and the generic equivalent, plus any applicable co-payment.

If you take “maintenance” medications for an ongoing medical condition, such as high blood pressure or diabetes, you can save money by having your doctor write a 90-day prescription instead of the regular 30-day prescription. The plan’s mail order benefit is provided by RightSource.

For more about the mail order program, go to [www.humana.com](http://www.humana.com).

#### Managed Choice (High Deductible Health Plan)

The Managed Choice Plan covers prescriptions just like other types of medical expenses. Humana Pharmacy Solutions provides this coverage and you will use your health plan ID card when filling prescriptions.

Under this plan, you must pay for prescriptions out of pocket (or with HRA/FSA dollars) until you satisfy your annual deductible. Then the plan pays a percentage of the cost of each prescription – 80% at in-network pharmacies and 60% at non-network pharmacies. If you reach your annual out-of-pocket expense limit, the plan pays 100% of the cost of prescriptions for the rest of the year.

**REMINDER: You may obtain certain generic medications at no cost by visiting the Metro Employee Wellness Center located at 400 S. 1st St., M–F 7 am– 7 pm or Sat. 8 am–noon.**

14 You can reduce your medical expenses by using in-network doctors and hospitals or by participating in the

Compass ChoiceRewards program. To find out if your doctor is in-network, call your doctor’s office or go online to [www.humana.com](http://www.humana.com) and look under “Humana Choice Care Network PPO.” You may register for participation in the Compass ChoiceRewards program online at [www.compasschoicerewards.com](http://www.compasschoicerewards.com) or by calling 855-869-2133 / M-F / 8:30 am – 5:00 pm.

Another way to reduce your medical expenses is to utilize the services of the Louisville Metro Employee Wellness Center located at 400 S. 1st Street. Please refer to your Medical Plans Comparison Chart for copay info on page 16 in this booklet.



### PY15 Monthly Medical Plan Costs

Humana Choice (FSA Only)	EE Cost	LMG Funded HRA (annual amount)
Employee	\$ 100.88	\$ 0.00
Employee + Spouse	272.16	0.00
Employee + Child(ren)	258.16	0.00
Employee + Spouse + Child(ren)	669.52	0.00
Employee + Qualified Adult	272.16	0.00
Employee + Qualified Adult + Child(ren)	669.52	0.00
<b>Humana Balanced Choice (HRA &amp; FSA)</b>		
Employee	\$ 62.88	\$ 200.00
Employee + Spouse	190.80	300.00
Employee + Child(ren)	181.16	300.00
Employee + Spouse + Child(ren)	518.78	400.00
Employee + Qualified Adult	190.80	200.00
Employee + Qualified Adult + Child(ren)	518.78	300.00
<b>Managed Choice (HRA &amp; FSA)</b>		
Employee	\$ 0.00	\$ 500.00
Employee + Spouse	64.30	600.00
Employee + Child(ren)	61.02	600.00
Employee + Spouse + Child(ren)	280.34	700.00
Employee + Qualified Adult	64.30	500.00
Employee + Qualified Adult + Child(ren)	280.34	600.00