

## **Prescription Drug Deductible**

### **Frequently Asked Questions**

Q: When is the prescription drug deductible effective?

A: This deductible is effective January 1, 2017.

Q: How does the prescription drug deductible work?

A: The member pays the first \$150 of prescription drug costs in a calendar year before the prescription drug copays apply.

Q: Which Anthem plans have this deductible?

A: The prescription drug deductible will apply to the Premier POS, the Standard POS and the Out-of-Area PPO plans. It does not apply to the Lumenos HSA plan.

Q: Is this different from the current \$150 deductible that applies to the more costly medical services?

A: Yes, this is separate deductible. This deductible will apply to all prescription drugs until the member has paid \$150 for prescription drugs in the calendar year. Then, the prescription drug copays will apply for the rest of the calendar year: \$10/generic; \$30/brand and \$55/non-preferred.

Q: I cover my family on my health coverage. How will the \$150 prescription drug deductible be applied to my family?

A: This deductible will be met after an individual or family has paid \$150 in prescription drug costs. Either one person or several covered family members together could meet the \$150 deductible, but that is the most any family would have to pay for the prescription drug deductible in a calendar year.

Q: How will I know when I have met my \$150 prescription drug deductible for the year?

A: Be sure to use your Anthem card when you purchase prescription drugs – even before you have met the deductible. Even though your prescription drug copays won't apply until you've

met the \$150 deductible, using your card will get you a better price. Also important, Anthem can keep track of your expenses and will start applying the regular copays when you've satisfied the deductible for the year.

Q: I've heard that using Health Care FSAs can help me manage the prescription drug deductible. How does this work?

A: Yes! Enroll for Health Care Flexible Spending Accounts (HC FSAs) during Open Enrollment. HC FSAs save you money because you use the pre-tax dollars you've set aside from payroll to pay for eligible health expenses. To start, you can elect a contribution amount of \$150 or more. That amount will come out of your pay evenly throughout the year – and you'll have access to your full election amount at the start of the year. With a \$150 election amount, your payroll deduction amount will be \$6.25 per pay on a pre-tax basis. This is only about a \$5 difference in your take home pay.

Q: How can I find out what prescription drug prices will apply before I meet the \$150 prescription drug deductible?

A: Check out Anthem's consumer decision tool for prescription drug cost information to help you spend your health care dollars wisely. Log into Anthem.com, under Useful Tools (right sidebar) click on Prescription Benefits, then click on Price a Medication (this takes you to the Express Scripts website). You can look up your prescription drug claims now and see what the total costs are on drugs you know you will need to continue taking in 2017. This information can help you see how you will meet the \$150 deductible. For instance, if you know your first prescription of the year is a drug with a total cost of \$95, you will know you will need to pay the whole \$95. If the total cost is \$2000, then you will meet the deductible on your first prescription of the year and would pay \$150 plus the copay.

August 24, 2016