

Medicare Benefits At-A-Glance

When Medicare Part A and Part B is the primary payor, all deductibles, coinsurances and copayments are waived, except for prescription drugs. Always rely on the Plan's official approved brochure (RI 71-009) for complete detailed information of the Plan's benefits when Medicare is not paying for the service or supply.

BENEFIT	YOU PAY
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Hospitalization (no precertification required)

Inpatient Medical/Surgical and Mental Health	Nothing
Outpatient	Nothing

Physician Care

Annual Routine Physical Exam	Nothing
Adult Routine Immunizations and Tests	Nothing
Inpatient and Outpatient Medical and Surgical Care	Nothing
Mental Health and Substance Use Disorder	Nothing

	Network	Non-Network
Prescription Drugs		
Retail Pharmacy	10% of generic cost	Full cost at time of purchase – 50%
1st and 2nd fill	(5% of cost for asthma, diabetes & hypertension) Nothing for NALCSenior Antibiotic generic 20% of Formulary brand cost 40% of Non-formulary brand cost	
Mail Order Program		
60-day supply	\$7 generic / \$50 Formulary brand / \$75 Non-formulary brand	
90-day supply	\$4 NALCSelect generic / \$4 NALCPreferred generic / \$10 generic / \$75 Formulary brand / \$110 Non-formulary brand (\$4 generic / \$40 Formulary brand / \$60 Non-formulary brand for asthma, diabetes & hypertension)	
Specialty Drugs		
Mail Order	\$200 30-day supply / \$300 60-day supply / \$400 90-day supply	

A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name. There is a 30-day plus one refill limit at local retail.

Note: You may purchase up to a 90-day supply (84-day minimum) of covered drugs and supplies at a CVS Caremark® Pharmacy or Longs Drugs through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

Catastrophic Limits

After coinsurance amounts for prescription drugs purchased at a network retail pharmacy and mail order copayment amounts including specialty drugs total \$3,100 per person or \$4,000 per family, network retail coinsurance amounts and specialty drug mail order copayment amounts are waived for the remainder of the calendar year.

When you have Medicare Part D

We waive the following at retail when Medicare Part D is the primary payor and covers the drug:

- Refill limitations
- Day supply

This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2020 NALC Health Benefit Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.