

Broker Training Only - 2020 Benefit Plan

This document must not be used for sales purposes.

Premium: \$13.70 - \$14.20

Service Area

California, Connecticut, Delaware, District of Columbia, Georgia, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Vermont, Washington, West Virginia



Alabama, Indiana, Kentucky, Tennessee, Texas and Virginia

Deductible:

\$0 on drug tiers 1 & 2

See next page for drug tiers 3-5

Initial Coverage Stage

Amount you pay until you and the plan pay a total of \$4,020 (includes deductible) for covered prescription drug expenses

	30-day supply cost share:		60-day supply cost share:		90-day supply cost share:	
Tier Number: Name	Preferred	Standard	Preferred	Standard	Preferred	Standard
1: Preferred Generic	\$1	Varies by state. See next page.	\$2	Varies by state. See next page.	\$3 (\$0 Mail)	Varies by state. See next page.
2: Generic	Varies by state. See next page.					
3: Preferred Brand	Varies by state. See next page.	\$47	Varies by state. See next page.	\$94	Varies by state. See next page.	\$141 (\$117.50 Mail)
4: Non-Preferred Drug	Varies by state. See next page.					
5: Specialty	25%					

Coverage Gap Stage

Amount of out-of-pocket costs you pay between \$4,020 and \$6,350 in total prescription drug expenses.

30, 60 or 90-day supply you pay:

Generic	No more than 25% of the cost
Brand	25% of the negotiated price and a portion of the dispensing fee

Catastrophic Stage

Amount you pay after \$6,350 in annual out-of-pocket covered prescription drug expenses.

30, 60 or 90-day supply you pay:

Generic	Greater of \$3.60 or 5%
Brand	Greater of \$8.95 or 5%

STATE	PREM.	DED	COPAYS AND COINSURANCE					
		TIER	TIER 1	TIER 2		TIER 3	TIER 4	
		3-5	Standard	Preferred	Standard	Preferred	Preferred	Standard
			30/60/90 day supply:	30/60/90 (90-day mail) supply:	30/60/90 (90-day mail) supply:	30/60/90 (90-day mail) supply:	30, 60 or 90-day supply:	
Alabama	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	40%	45%
California	\$14.10	\$435	\$15/\$30/\$45	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	33%	40%
Connecticut	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	44%	49%
Delaware	\$13.80	\$335	\$15/\$30/\$45	\$3/\$6/\$9 (mail \$3)	\$18/\$36/\$54	\$35/\$70/\$105 (mail \$87.50)	35%	42%
DC	\$13.80	\$335	\$15/\$30/\$45	\$3/\$6/\$9 (mail \$3)	\$18/\$36/\$54	\$35/\$70/\$105 (mail \$87.50)	35%	42%
Georgia	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	33%	40%
Indiana	\$14.10	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	38%	45%
Kentucky	\$14.10	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	38%	45%
Maine	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$42/\$84/\$126 (mail \$105)	37%	46%
Maryland	\$13.80	\$335	\$15/\$30/\$45	\$3/\$6/\$9 (mail \$3)	\$18/\$36/\$54	\$35/\$70/\$105 (mail \$87.50)	35%	42%
Massachusetts	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	44%	49%
Michigan	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	32%	39%
Mississippi	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	32%	39%
New Hampshire	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$42/\$84/\$126 (mail \$105)	37%	46%
New York	\$13.70	\$335	\$15/\$30/\$45	\$3/\$6/\$9 (mail \$3)	\$18/\$36/\$54	\$35/\$70/\$105 (mail \$87.50)	35%	42%
North Carolina	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	43%	48%
Ohio	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	32%	39%
Oregon	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	33%	40%
Pennsylvania	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60 (mail \$20)	\$35/\$70/\$105 (mail \$87.50)	35%	43%
Rhode Island	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	44%	49%
South Carolina	\$13.80	\$335	\$15/\$30/\$45	\$3/\$6/\$9 (mail \$3)	\$18/\$36/\$54	\$35/\$70/\$105 (mail \$87.50)	35%	42%
Tennessee	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	40%	45%
Texas	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$42/\$84/\$126 (mail \$105)	38%	46%
Vermont	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	44%	49%
Virginia	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	39%	46%
Washington	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60	\$35/\$70/\$105 (mail \$87.50)	33%	40%
West Virginia	\$14.20	\$435	\$19/\$38/\$57	\$7/\$14/\$21 (mail \$7)	\$20/\$40/\$60 (mail \$20)	\$35/\$70/\$105 (mail \$87.50)	35%	43%