

# Pharmacy Benefit Plan Updates



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**Diocese of Tennessee  
2023 Annual Enrollment  
Resource Videos**

# Key Annual Enrollment Dates – Session 2

**Early October 2022**

Your Mailing Sent



**October 26, 2022**

Annual Enrollment Begins



**November 16, 2022**

Annual Enrollment Ends



**January 1, 2023**

New Plan Year Begins





**Next Stop**



**Pharmacy Benefit Plan Updates - 2023**



# Pharmacy Benefits

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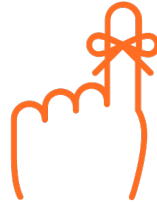
# Prescription Drug Benefits

Managed by Express Scripts



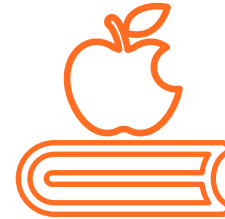
## Benefit highlights

- Generic and brand name medication options
- Accredo specialty pharmacy
  - SaveonSP
- Broad national retail pharmacy network
- Retail and home delivery



## Things to remember

- Prior authorization may be required
- Generic or pay the difference
- Retail refill limit
- Home delivery required for maintenance medications



## To learn more

- Plan Document Handbook
- Summary of Benefits and Coverage
- Price Medication
- [express-scripts.com](https://www.express-scripts.com)

# 2023 Pharmacy Benefit Plan Design



## Considerations

- No adjustments to ESI benefit cost shares since 2018
- Fixed copays decreased non-specialty member cost share by 15% over three years
- Specialty Rx spend represents over 64% of Rx plan cost
- Maximum amounts protect members from excessive cost share
- Minimum amounts drive plan savings compared to copay model
- No change to Anthem CDHP plan designs (except for introducing a Specialty Rx tier)

# Prescription Drug Benefits

## 2023 Express Scripts—Standard Rx option (coinsurance-based)

	Retail	Home Delivery
<b>Deductible</b>	None	None
<b>Generic</b>	Up to \$10 copay	Up to \$25 copay
<b>Preferred Brand-name</b>	25% coinsurance; up to \$40 min/\$80 max	25% coinsurance; up to \$100 min/\$200 max
<b>Non-preferred Brand-name</b>	40% coinsurance; up to \$80 min/\$160 max	40% coinsurance; up to \$200 min/\$400 max
<b>Specialty Rx</b>	40% coinsurance; up to \$100 min/\$200 max	40% coinsurance; up to \$250 min/\$500 max
<b>Dispensing Limits</b>	Up to 30-day supply*	Up to 90-day supply

\*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at Home Delivery.

# Prescription Drug Benefits

## 2023 Express Scripts—Standard Rx option – Retail (30 day supply)

	Plan Design	Negotiated Retail Price	Member Cost
<b>Generic</b>	Up to \$10 copay	Any	Up to \$10 copay
<b>Preferred Brand-name</b>	25% coinsurance; up to \$40 min/ \$80 max	\$ 0.01 - \$ 39.99 \$ 40.00 - \$ 159.99 \$ 160.00 - \$ 319.99 \$ 320.00+	Retail Price \$40 25% of Retail Price \$80
<b>Non-preferred Brand-name</b>	40% coinsurance; up to \$80 min/ \$160 max	\$ 0.01 - \$ 79.99 \$ 80.00 - \$199.99 \$ 200 - \$ 399.99 \$ 400.00 +	Retail Price \$80 40% of Retail Price \$160
<b>Specialty Rx</b>	40% coinsurance; up to \$100 min/ \$200 max	\$ 0.01 - \$ 99.99 \$ 100.00 - \$ 249.99 \$ 250.00 - \$ 499.99 \$ 500 +	Retail Price \$100 40% of Retail Price \$200

\*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at Home Delivery.



# Prescription Drug Benefits

2023 Express Scripts—Standard Rx option – Home Delivery (90 day supply)

	Plan Design	Negotiated Home Delivery Price	Member Cost
<b>Generic</b>	Up to \$25 copay	Any	Up to \$25 copay
<b>Preferred Brand-name</b>	25% coinsurance; up to \$100 min/ \$200 max	\$0.01 - \$99.99 \$100.00 - \$399.99 \$400.00 - \$799.99 \$800.00+	Home Delivery Price \$100 25% of Home Delivery Price \$200
<b>Non-preferred Brand-name</b>	40% coinsurance; up to \$200 min/ \$400 max	\$0.01 - \$199.99 \$200.00 - \$499.99 \$500 - \$999.99 \$1,000.00 +	Home Delivery Price \$200 40% of Home Delivery Price \$400
<b>Specialty Rx</b>	40% coinsurance; up to \$250 min/ \$500 max	\$0.01 - \$249.99 \$250.00 - \$624.99 \$625.00 - \$1249.99 \$1250.00+	Home Delivery Price \$250 40% of Home Delivery Price \$500

# Prescription Drug Benefits—Preferred Brand Name

2023 Express Scripts—Standard Rx option – Retail (30 day supply)

	Negotiated Retail Price	25%	Member Cost
<b>Medication A</b>	\$ 16	N/A	Since \$16 is less than the minimum cost share of \$40, you pay the actual cost of \$16
<b>Medication B</b>	\$ 40	\$ 10	Since \$10 is less than the minimum cost share of \$40, you pay the minimum cost share of \$40
<b>Medication C</b>	\$ 150	\$37.50	Since \$37.50 is less than the minimum cost share of \$40, you pay the minimum copayment of \$40
<b>Medication D</b>	\$ 225	\$ 56.25	25% coinsurance of \$225 is \$56.25, which is less than the maximum limit, so you pay \$56.25
<b>Medication E</b>	\$ 400	\$ 100	Since \$100 is greater than the maximum cost share of \$80, you pay only the maximum of \$80

# Prescription Drug Benefits

## 2023 Express Scripts—CDHP-15

	<b>Retail and Home Delivery</b>
<b>Deductible (combined with medical deductible)</b>	\$1,500 individual / \$3,000 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)

\*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

# Prescription Drug Benefits

## 2023 Express Scripts—CDHP-20

	<b>Retail and Home Delivery</b>
<b>Deductible (combined with medical deductible)</b>	\$3,000 individual / \$5,450 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)

\*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

# Prescription Drug Benefits

## 2023 Express Scripts—CDHP-40

	<b>Retail and Home Delivery</b>
<b>Deductible (combined with medical deductible)</b>	\$3,500 individual / \$7,000 family
<b>Generic</b>	15% coinsurance after deductible
<b>Preferred Brand-name</b>	25% coinsurance after deductible
<b>Non-preferred Brand-name</b>	50% coinsurance after deductible
<b>Specialty Rx</b>	50% coinsurance after deductible
<b>Dispensing Limits</b>	Up to 30-day supply* (retail) or 90-day supply (home delivery)

\*30-day supply is allowed for only the first three refills at retail before it goes to maintenance at home delivery.

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# Questions & Answers

