

**Mid-Atlantic Prescription Drug Side-by-Side**

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Retail Deductible</b> ■ Applies per person per calendar year - Generic Drugs - Brand Name Drugs	None None	\$50 combined for generic and brand drugs	None None	\$50 combined for generic and brand drugs
<b>Maximum Benefit Per Calendar Year</b>	None	None	None	None
<b>Lifetime Maximum Benefit</b>	None	None	None	None
<b>Annual Out-of-Pocket Maximum (per person)</b>	None		None	
<b>Supply—therapy for up to</b>	30 days	30 days	30 days	30 days
<b>Basis for Out-of-Network Cost</b>	Not applicable	Not applicable	Not applicable	Not applicable
<b>Patient Copays</b> ■ Applies to:	Original Rx and refills	Original Rx and refills	Original Rx and refills	Original Rx and refills
■ Generic Drugs	<ul style="list-style-type: none"> <li>■ 15% of DNP</li> <li>■ Maximum \$25/Rx</li> </ul>	<ul style="list-style-type: none"> <li>■ 15% of retail cost</li> <li>■ Maximum \$25/Rx</li> <li>■ Deductible applies</li> <li>■ Pay full cost, then file claim</li> </ul>	<ul style="list-style-type: none"> <li>■ 2013: Lower of \$8 copay or DNP</li> <li>■ 2014: Lower of \$8 copay or DNP</li> <li>■ 2015: Lower of \$9 copay or DNP</li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills</li> </ul>	<ul style="list-style-type: none"> <li>■ 30% of DNP cost plus 100% of the difference between the retail cost and the DNP</li> <li>■ Deductible applies</li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills</li> <li>■ Pay full cost, then file claim</li> </ul>

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<p>■ Brand Name Drugs - Single Source and Multi-Source (Applies to Associates and Pre-Medicare Retirees)</p>	<p>■ N/A</p>	<p>■ N/A</p>	<p>■ 30% of DNP            ■ Maximum            - 2013: \$25/Rx            - 2014: \$25/Rx            - 2015 &amp; beyond: increases 6% per year            ■ Cost difference between generic and brand cost when generic equivalent is available (Rx maximum does not apply)<sup>1</sup>            ■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply)</p>	<p>■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP            ■ Deductible applies            ■ 30% of DNP plus cost difference between generic and brand cost when generic equivalent is available<sup>1</sup>            ■ 50% of DNP cost for maintenance drugs after 3 fills            ■ Pay full cost, then file claim</p>

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<ul style="list-style-type: none"> <li>■ <b>Single Source Brand Name Drugs</b> (Applies to Medicare Retirees only)</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	<ul style="list-style-type: none"> <li>■ 30% of DNP</li> <li>■ Maximum: <ul style="list-style-type: none"> <li>- 2013: \$25/Rx</li> <li>- 2014: \$25/Rx</li> <li>- 2015 &amp; beyond: increases 6% per year</li> </ul> </li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply)</li> </ul>	<ul style="list-style-type: none"> <li>■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP</li> <li>■ Deductible applies</li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills</li> <li>■ Pay full cost, then file claim</li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Multi-Source Brand Name Drugs</b> (Applies to Medicare Retirees only)</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	<ul style="list-style-type: none"> <li>■ 40% of DNP</li> <li>■ Maximum: : <ul style="list-style-type: none"> <li>- 2013: \$30/Rx</li> <li>- 2014: \$30/Rx</li> <li>- 2015: \$30/Rx</li> </ul> </li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills (Rx maximum does not apply)</li> </ul>	<ul style="list-style-type: none"> <li>■ 40% of DNP cost plus 100% of the cost difference between the retail cost and the DNP</li> <li>■ Deductible applies</li> <li>■ 50% of DNP cost for maintenance drugs after 3 fills</li> <li>■ Pay full cost, then file claim</li> </ul>
<ul style="list-style-type: none"> <li>■ <b>Single-Source Brand Name Drugs</b></li> </ul>	<ul style="list-style-type: none"> <li>■ 20% of DNP</li> <li>■ Maximum \$40/Rx</li> </ul>	<ul style="list-style-type: none"> <li>■ 20% of retail cost</li> <li>■ Maximum \$45/Rx</li> <li>■ Deductible applies</li> <li>■ Pay full cost, then file claim</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>
<b>Patient Copays</b> <ul style="list-style-type: none"> <li>■ <b>Multi-Source Brand Name Drugs</b></li> </ul>	<ul style="list-style-type: none"> <li>■ 30% of DNP</li> <li>■ Maximum \$55/Rx</li> </ul>	<ul style="list-style-type: none"> <li>■ 30% of retail cost</li> <li>■ Maximum \$55/Rx</li> <li>■ Deductible applies</li> <li>■ Pay full cost, then file claim</li> </ul>	<ul style="list-style-type: none"> <li>■ NA</li> </ul>	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>
	<ul style="list-style-type: none"> <li>■ If physician prescribes DAW, the multi-source brand name drug copay will apply.</li> </ul>			

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Supply—therapy for up to</b>	90 days	—	90 days	—
<b>Patient Copays</b>				
■ <b>Generic Drugs</b>	■ Lower of \$8 copay or DNP	—	■ 2013: Lower of \$16 copay or DNP ■ 2014: Lower of \$16 copay or DNP ■ 2015: Lower of \$18 copay or DNP	—
■ <b>Brand Name Drugs - Single Source and Multi-Source (Applies to Associates and Pre-Medicare Retirees)</b>	■ N/A	—	■ 30% of DNP ■ Maximum - 2013: \$50/Rx - 2014: \$50/Rx - 2015 & beyond: increases 6% per year ■ Cost difference between generic and brand cost when generic equivalent is available (Rx maximum does not apply) [1]	—
■ <b>Single Source Brand Name Drugs (Applies to Medicare Retirees only)</b>	■ N/A	—	■ 30% of DNP ■ Maximum: - 2013: \$50/Rx - 2014: \$50/Rx - 2015 & beyond: increases 6% per year	—
■ <b>Multi-Source Brand Name Drugs (Applies to Medicare Retirees only)</b>	■ N/A	—	■ 40% of DNP ■ Maximum: : - 2013: \$60/Rx - 2014: \$60/Rx - 2015: \$60/Rx	—
■ <b>Single-Source Brand Name Drugs</b>	■ Lower of \$17 copay or DNP	—	■ N/A	—

	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<ul style="list-style-type: none"> <li>■ Multi-Source Brand Name Drugs</li> </ul>	<ul style="list-style-type: none"> <li>■ Lower of \$25 copay or DNP</li> <li>■ If physician prescribes DAW, the multi-source brand name drug copay will apply</li> </ul>	—	<ul style="list-style-type: none"> <li>■ N/A</li> </ul>	—
Footnotes			<p>[1] Does not apply for brand names where there is a generic equivalent and the employee's doctor certifies that the employee is medically unable to take the generic version of the medication</p>	