Mid-Atlantic Prescription Drug Side-by-Side

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

	Current Plan		9	9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network	
■ Brand Name Drugs -	■ N/A	■ N/A	■ 30% of DNP	■ 40% of DNP cost plus	
Single Source and Multi-			■ Maximum	100% of the cost	
Source			- 2013: \$25/Rx	difference between the	
Applies to Associates and			- 2014: \$25/Rx	retail cost and the	
re-Medicare Retirees)			- 2015 & beyond:	DNP	
			increases 6% per	■ Deductible applies	
			year	■ 30% of DNP plus cost	
			■ Cost difference	difference between	
			between generic and	generic and brand	
			brand cost when	cost when generic	
			generic equivalent is	equivalent is available1	
			available (Rx	■ 50% of DNP cost for	
			maximum does not	maintenance drugs	
			apply)1	after 3 fills	
			■ 50% of DNP cost for	■ Pay full cost, then file	
			maintenance drugs	claim	
			after 3 fills (Rx		
			maximum does not		
			apply)		

	С	Current Plan		9/14 MOU	
	In-Network	Out-of-Network	In-Network	Out-of-Network	
■ Single Source Brand	■ N/A	■ N/A	■ 30% of DNP	■ 40% of DNP cost	
Name Drugs			■ Maximum:	plus100% of the cost	
(Applies to Medicare			- 2013: \$25/Rx	difference between the	
Retirees only)			- 2014: \$25/Rx	retail cost and the	
			- 2015 & beyond:	DNP	
			increases 6% per	■ Deductible applies	
			year	■ 50% of DNP cost for	
			■ 50% of DNP cost for	maintenance drugs	
			maintenance drugs	after 3 fills	
			after 3 fills (Rx	■ Pay full cost, then file	
			maximum does not	claim	
			apply)		
■ Multi-Source Brand	■ N/A	■ N/A	■ 40% of DNP	■ 40% of DNP cost plus	
Name Drugs			■ Maximum: :	100% of the cost	
(Applies to Medicare			- 2013: \$30/Rx	difference between the	
Retirees only)			- 2014: \$30/Rx	retail cost and the	
			- 2015: \$30/Rx	DNP	
			■ 50% of DNP cost for	■ Deductible applies	
			maintenance drugs	■ 50% of DNP cost for	
			after 3 fills (Rx	maintenance drugs	
			maximum does not	after 3 fills	
			apply)	■ Pay full cost, then file	
				claim	
■ Single-Source Brand	■ 20% of DNP	■ 20% of retail cost	■ N/A	■ N/A	
Name Drugs	■ Maximum \$40/Rx	■ Maximum \$45/Rx			
		■ Deductible applies			
		■ Pay full cost, then file			
		claim			
Patient Copays				1 .	
■ Multi-Source Brand	■ 30% of DNP	■ 30% of retail cost	■ NA	■ N/A	
Name Drugs	■ Maximum \$55/Rx	■ Maximum \$55/Rx			
		■ Deductible applies			
		■ Pay full cost, then file			
		claim	_		
	• · · · · · · · · · · · · · · · · · · ·	■ If physician prescribes DAW, the multi-source			
	brand name drug copay	will apply.			

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

	Current Plan		9/14 MOU		
	In-Network	Out-of-Network	In-Network	Out-of-Network	
■ Multi-Source Brand	■ Lower of \$25 copay or	_	■ N/A	_	
Name Drugs	DNP				
	■ If physician prescribes				
	DAW, the multi-				
	source brand name				
	drug copay will apply				
Footnotes				[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