

## Retail Program

Your ID card provides all the information your pharmacist will need to process your prescription through Benecard PBF.

Your retail co-payment amount will be:

- \$5 for a Generic Equivalent Medication
- \$10 for a Brand Name Medication

You will only pay the actual cost of your prescription if it is less than your co-payment amount. Retail quantities will be dispensed according to the prescription order written by your physician up to a 90-day supply; however, 1 co-payment will apply per 30-day supply.

- 1 to 30-day supply – 1 co-pay
- 31 to 60-day supply – 2 co-pays
- 61 to 90-day supply – 3 co-pays

There is a \$1,600 individual and \$3,200 family maximum out of pocket limit for the period January 1<sup>st</sup> through December 31<sup>st</sup>.

## Direct Reimbursement

If you must pay out-of-pocket for the full price of your medication that should have been covered under the program, manually submit a Direct Member Reimbursement Form, available from your Health Benefits Clerk or online at [www.benecardpbf.com](http://www.benecardpbf.com). Direct reimbursement is based upon the coverage outlined herein and is reimbursable at the same rate that would have been reimbursed to the pharmacy, less any applicable co-payment amount. This amount may be significantly lower than the retail price you paid; therefore, it is advised that you use a participating network pharmacy to reduce your out-of-pocket costs.

## Mail Service Pharmacy

You may wish to consider the convenience and savings offered by Benecard PBF's mail service pharmacy, Benecard Central Fill, if you take maintenance type medications on a long-term basis. Information on how to take advantage of this service is included and available from your Health Benefits Clerk or online at [www.benecardpbf.com](http://www.benecardpbf.com). Up to a 90-day supply may be obtained on a non-emergency basis through mail order. The medication can be shipped directly to your home.

Your mail order co-payment amount required at the time you place your order, will be:

- \$10 for a Generic Equivalent Medication
- \$20 for a Brand Name Medication

## Specialty Medications

Specialty pharmaceuticals are typically produced through biotechnology, administered by injection, and/or require special handling and patient monitoring. If your doctor has prescribed a specialty medication, the Berkeley Township Board of Education will require that specialty pharmaceutical medications be obtained through Benecard Central Fill Specialty. As to not interrupt your current therapeutic regimen, you will be allowed to obtain 1 fill of your initial specialty medication at a participating retail pharmacy. Any refills obtained thereafter will need to be dispensed through Benecard Central Fill Specialty. This can be done in the same manner you submit mail order prescriptions through Benecard Central Fill. Specialty medications are subject to your program's mail order co-payment. Initial fills of a specialty medication MAY be limited to a maximum two-week supply in order to determine how the patient's mental and physical health will react to a particular medication.

## Copay Assistance Program

Certain specialty medications are eligible for copay assistance, providing members with a \$0 copay when submitted through our mail order pharmacy, Benecard Central Fill, or through a Benecard limited distribution pharmacy. Eligible members will be contacted by a Benecard representative who will help assist them in the enrollment process when applicable and prior to filling their specialty medication. The program works by modifying the member's required payments, but then applying third party assistance to ensure no increase in cost to the member.

## Generic Substitution

Your program requires your pharmacist to dispense the generic equivalent medication when one is available. If you or your physician prefers the brand name medication rather than an available generic equivalent, you will be charged the brand co-payment plus the network cost differential between the generic and the brand medications.

## Performance Preferred Medication Program

The Performance Preferred Medication Program is designed to provide a broad selection of therapeutically sound medications while encouraging the use of reasonably priced brand medications. A great majority of brand-name medications and all low-cost generic medications are included on the Performance Preferred Medication List. In addition, the Performance Preferred Medication Program excludes several medications, regardless if the Berkeley Township Board of Education's plan design allows for such coverage. You would be responsible for paying 100% of the medication cost of these excluded medications identified in the Performance Preferred Medication Program. The Performance Preferred Medication List is available on-line at [www.benecardpbf.com](http://www.benecardpbf.com) and is updated monthly. We suggest you share the Performance Preferred Medication List with your healthcare provider to facilitate prescribing from this list whenever appropriate to allow you to take advantage of cost savings that may be available to you. You may also consult with your pharmacist regarding generic medication options for your current brand medications.

## Save With Generics

Generic equivalent medications must meet the same Food and Drug Administration (FDA) standards for purity, strength and safety as brand name medications. They also must have the same active ingredients and identical absorption rate within the body as the brand name version. If you wish to take advantage of this savings opportunity, you should ask your physician to prescribe your medication either generically or as a brand with substitutions permissible. You may also consult with your pharmacist regarding generic medication options that may be available to you.

## Step Therapy

The Step Therapy program is designed to ensure quality and manage costs. Where more than one medication in certain drug classes has been shown to be clinically effective but at varying costs, the Step Therapy program requires a trial with lower cost medications before approval of the higher cost medication, where clinically appropriate. If you purchase the higher cost medication without a prior approval, there will be no coverage for the higher cost medication.

## Eligibility

Your Health Benefits Clerk determines who is eligible for benefits under the Berkeley Township Board of Education prescription benefit program. Eligible dependents may include your spouse or domestic partner and unmarried children who are dependent upon you. Coverage for a dependent will end: when your coverage ends, on the last day of the benefit month in which the dependent fails to meet the definition of a dependent, or on the last day of the calendar year they turn 26, unless dependent qualifies as an overage dependent. You should notify your Health Benefits Clerk regarding any eligibility change such as adding or removing a dependent, address or name changes, or other family status change.

## Member Resources

Visit [www.benecardpbf.com](http://www.benecardpbf.com) to maximize your benefits with our online member resource tools including the network pharmacy finder, ID card, mail service, your plan coverage details, comparison pricing tool, as well as view recent personal medication utilization history, including what you have paid and what the plan has paid on your behalf. Download our mobile app from Google Play or the App Store to access your digital ID card, network pharmacy finder, and manage mail order refills.

## ID Cards

If your ID card is lost or you need a duplicate card, you can view or print your ID card online through the member portal at [www.benecardpbf.com](http://www.benecardpbf.com) or through the Benecard PBF mobile app. You can also notify your Health Benefits Clerk to request a physical ID card. If there is an emergency, and you need a prescription filled, call Benecard PBF Member Service toll-free at 1-877-723-6005 (TDD: 1-888-907-0020) and they will provide your pharmacist with the required information to facilitate processing the claim.

## Coverage

Your prescription program covers most Federal Legend, State Restricted and Compounded Medications which by law may not be dispensed without a prescription. You can contact Member Services with questions about coverage details. Clinical Review may be required before dispensing certain medications.

## Exclusions

A summary of the exclusions are as follows:

- Medications which do not require a prescription order, even if one is written.
- Medications that are over-the-counter even if purchased at a pharmacy and even if a prescription order is written.
- Devices and medical supplies of any type, including but not limited to: therapeutic devices, disposable insulin pump (such as V-Go), and continuous blood glucose monitors, except Omnipod 5 and Omnipod Dash, and when applicable: starter kit, insulin pods, transmitter, receiver and continuous blood glucose monitor are only covered in conjunction with purchase of Omnipod 5 or Omnipod Dash.
- Any medication prescribed or dispensed in a manner contrary to normal medical practices, or any medication considered "off-label use" or not prescribed in accordance with FDA approved indications.
- Medications administered by a physician or prescriber and those not dispensed at a pharmacy, including medications you receive at your doctor's office, in a hospital, clinic or other care facility.
- Medications for which the cost is recoverable under a government program, Workers' Compensation, occupational disease law, or medications for which no charge is made to you.
- Immunologicals, vaccines, allergy sera, biological products including gene therapy treatment, prescription digital therapeutics (PDTs), blood plasma and charges for the administration or injection of medications.
- Any medication labeled for "Investigational Use" or as experimental.
- Replacements for lost, stolen or mishandled prescription medications.
- Any intravenous medication, regardless of the setting where the medication is administered.
- Medications prescribed for cosmetic purposes and hair loss medications require clinical review.
- Growth hormones.
- Weight loss medications, unless there is a diagnosis of clinically severe obesity.
- Needles, syringes and injection devices, except with insulin.
- Male sexual dysfunction medications are covered with restrictions and are limited to four tablets per month based on prior approval and appropriate medical diagnosis of non-psychological impotence, except for Cialis 2.5mg and 5mg which is limited to one tablet per day with diagnosis of Benign Prostatic Hyperplasia.

This brochure is only a general description of your prescription benefit program and it is not a contract. All benefits described herein are subject to the terms, conditions and limitations of the group master contract and applicable law. All personal health information is kept strictly confidential, as required by the privacy rules of the Health Insurance Portability and Accountability Act.

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# Berkeley Township Board of Education

Client ID#: 1203 Group #: 3000 - 3100

### Your Co-Payment Schedule

#### **Retail:**

- \$5 for a Generic Equivalent Medication
- \$10 for a Brand Name Medication

#### **Mail Order:**

- \$10 for a Generic Equivalent Medication
- \$20 for a Brand Name Medication



**Benecard Member Services**  
1-877-723-6005  
TDD: 1-888-907-0020  
24 hours a day, 7 days a week

