SUMMARY OF IN-NETWORK MEDICAL PLAN OPTIONS 2025



Anthem a for a standard standa	*SHP 1 (PPO)	*SHP 2 ³ (HDHP)
Prescription Drugs	Deductible does not apply	After deductible is met
Retail Up to 34-Day Prescriptions	\$15 Generic \$45 Brand Formulary (Preferred Brand) \$85 Brand Non-Formulary (Non-Preferred Brand)	Deductible, then Plan pays 80%; Member 20%
Express Scripts National Pharmacy Network	Nationwide network which includes CVS, Rite Aid, Walmart, and more	
Mail Order or Smart90 Up to 90-Day Prescriptions	\$30 Generic \$90 Brand Formulary (Preferred Brand) \$170 Brand Non-Formulary (Non-Preferred Brand)	Deductible, then Plan pays 80%; Member 20%
Express Scripts Home Delivery or Smart90 Standard Pharmacy Network	Long-term maintenance medication up to 90-day supply filled either through Express Scripts Home Delivery or a Smart90 Standard retail pharmacy which includes Rite Aid, Walmart, and more	
Specialty Up to 34-Day Prescriptions Up to 90-Day Prescriptions, if allowable	\$100 \$200	Deductible, then Plan pays 80%; Member 20%

Footnotes:

¹ACA approved preventative services are found at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>. Providers must bill under a preventative code.

² A wellness credit of \$150 may be applied toward the medical deductible for employees and spouses who participate in the Biometric Screening Health Risk Assessment (HRA).

³ HDHP may be adjusted annually as provided under IRS Code to be eligible as a Qualified HDHP (High Deductible Health Plan).

This chart is a summary of in-network benefits for comparison purposes. Refer to the most recent Benefit Book for complete description of Plan benefits. Plan changes from 2024 to 2025 in **blue**; * Sunsetting Supplemental Accidental Benefit