



# Collier County Public Schools Prescription Benefit Plan

Basic Pathway

# Pharmacy Network

Your prescription benefit gives you access to a broad national network of independent and retail chain pharmacies. The network also includes Benecard Central Fill, the mail service pharmacy.

# Deductible and Plan Limitations Deductible: \$400 per covered person

Out-of-Pocket Maximum: \$2,150 individual / \$4,300 family

# Copayment and Plan Details

	Retail	Mail Service	Specialty
Generic	40% Co-Insurance (\$10.00 Minimum)	40% Co-Insurance (\$10.00 Minimum)	40% Co-Insurance
Preferred Brand	40% Co-Insurance (\$25.00 Minimum)	40% Co-Insurance (\$25.00 Minimum)	40% Co-Insurance
Non-Preferred Brand	60% Co-Insurance (\$50.00 Minimum)	60% Co-Insurance (\$50.00 Minimum)	60% Co-Insurance
Day Supply	up to 90 days	up to 90 days	up to 30 days

**Specialty Pharmacy:** Specialty medications are limited to a 30-day supply and can be filled one time at a retail pharmacy. All subsequent fills must be obtained through Benecard Central Fill Specialty Pharmacy. Benecard Central Fill will assist with accessing copay assistance when available. Actual member out-of-pocket costs may vary based on available copay assistance.

**Dispense as Written:** If you ask the pharmacist for a brand name product instead of its generic without a physician indicating dispense as written (DAW), you are responsible for your copayment <u>plus</u> the difference in cost between the brand and the generic.

#### **Exclusions**

Your prescription program covers most Medically Necessary, Federal Legend, State Restricted, and Compounded Medications that by law cannot be dispensed without a prescription. Quantity limits and dosage requirements will follow FDA guidelines in most instances.

Your program does not cover:

- Medications that don't require a prescription (even if one is written), except those covered by your plan as Preventative Care.
- Medications that are not considered medically necessary.
- Medications prescribed off label, as they are not prescribed in accordance with FDA-approved use, or medications
  prescribed or dispensed in a manner contrary to accepted medical practices.
- Medications not dispensed at a pharmacy and/or medications administered by a healthcare professional, including
  medications you receive at your doctor's office, in a hospital, clinic, or other care facility (these may be covered by
  your medical plan).

- Medications for which no charge is made to you, or for which the cost is recoverable under a government program,
   Workers' Compensation, or occupational disease law.
- Vaccines (except those covered under Preventative Care), immunologicals, allergy serums, biologicals, blood and blood plasma, and charges for the administration or injection of medications.
- Drugs labeled for "Investigational Use" or as experimental.
- Claims from sanctioned or excluded providers.
- Drugs prescribed for cosmetic purposes.
- Hair loss medications.
- Infertility treatment.
- Needles, syringes, and injection devices, except with insulin.
- Erectile dysfunction drugs are covered with restrictions.

This list is subject to change and may not contain all exclusions. Visit benecardpbf.com for more coverage information.

#### **Additional Benefits**

#### **Preventative Care**

Certain drugs and vaccines are classified as Preventative Care and covered under your prescription benefit according to current legal requirements. Depending on your plan, Preventative Care drugs and vaccines may be available to you at a \$0 copayment. A valid prescription from your physician is required. Coverage requirements and items covered are subject to change.

### **Duplicate and Replacement ID Cards**

If your ID card is lost or you need a duplicate, please contact BeneCard PBF Member Services at 1-888-907-0070 (TDD: 1-888-907-0020). You can access a digital ID card using the BeneCard PBF mobile app or from the Member Portal at benecardpbf.com.



BeneCard PBF Member Services 24 hours a day, 7 days a week 1-888-907-0070 (TDD: 1-888-907-0020)

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#### **Language Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-907-0070.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-907-0070.

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Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-907-0070.

This brochure is only a general description of your prescription benefit program and 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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# Collier County Public Schools Prescription Benefit Plan

Custom Pathway

## **Pharmacy Network**

Your prescription benefit gives you access to a broad national network of independent and retail chain pharmacies. The network also includes Benecard Central Fill, the mail service pharmacy.

# Deductible and Plan Limitations Deductible: \$250 per covered person

Out-of-Pocket Maximum: \$2,150 individual / \$4,300 family

# Copayment and Plan Details

	Retail	Mail Service	Specialty
Generic	30% Co-Insurance (\$10.00 Minimum)	30% Co-Insurance (\$10.00 Minimum)	30% Co-Insurance
Preferred Brand	30% Co-Insurance (\$25.00 Minimum)	30% Co-Insurance (\$25.00 Minimum)	30% Co-Insurance
Non-Preferred Brand	50% Co-Insurance (\$50.00 Minimum)	50% Co-Insurance (\$50.00 Minimum)	50% Co-Insurance
Day Supply	up to 90 days	up to 90 days	up to 30 days

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  prescribed or dispensed in a manner contrary to accepted medical practices.
- Medications not dispensed at a pharmacy and/or medications administered by a healthcare professional, including
  medications you receive at your doctor's office, in a hospital, clinic, or other care facility. (these may be covered by
  your medical plan).

- Medications for which no charge is made to you, or for which the cost is recoverable under a government program,
   Workers' Compensation, or occupational disease law.
- Vaccines (except those covered under Preventative Care), immunologicals, allergy serums, biologicals, blood and blood plasma, and charges for the administration or injection of medications.
- Drugs labeled for "Investigational Use" or as experimental.
- Claims from sanctioned or excluded providers.
- Drugs prescribed for cosmetic purposes.
- Hair loss medications.
- Infertility treatment.
- Needles, syringes, and injection devices, except with insulin.
- Erectile dysfunction drugs are covered with restrictions.

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#### **Additional Benefits**

#### **Preventative Care**

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# Collier County Public Schools Prescription Benefit Plan

**Enhanced Pathway** 

## **Pharmacy Network**

Your prescription benefit gives you access to a broad national network of independent and retail chain pharmacies. The network also includes Benecard Central Fill, the mail service pharmacy.

# Deductible and Plan Limitations Deductible: \$100 per covered person

Out-of-Pocket Maximum: \$2,100 individual / \$4,200 family

# Copayment and Plan Details

	Retail	Mail Service	Specialty
Generic	20% Co-Insurance (\$10.00 Minimum)	20% Co-Insurance (\$10.00 Minimum)	20% Co-Insurance
Preferred Brand	20% Co-Insurance (\$25.00 Minimum)	20% Co-Insurance (\$25.00 Minimum)	20% Co-Insurance
Non-Preferred Brand	40% Co-Insurance (\$50.00 Minimum)	40% Co-Insurance (\$50.00 Minimum)	40% Co-Insurance
Day Supply	up to 90 days	up to 90 days	up to 30 days

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  medications you receive at your doctor's office, in a hospital, clinic, or other care facility.(these may be covered by
  your medical plan).

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