At retirement, you must select the Optional Benefits Rider to have prescription drug coverage. Your health insurance carrier will then issue to you a new identification card.

The following paragraphs tell you how to use your drug benefit. Please refer to the paragraph(s) listed under your medical insurance carrier, e.g. GHI-CBP, HIP PRIME, etc.

**GHI COVERAGE**

A. NON-MEDICARE MEMBERS AND NON-MEDICARE DEPENDENTS

GHI COVERAGE-GHI-CBP has two programs—one is for prescription on a short-term basis; the other is for maintenance drugs. You can use one or the other, or both.

1. **REIMBURSEMENT/CO-PAY PROGRAM (SHORT-TERM BASIS)**
   
   You will take your GHI card to a participating pharmacy. The exact amount you must pay is based on whether your deductible has been met, and whether you purchase generic or brand name drugs.
   
   After a deductible of $150 per person ($450 maximum for a family of three or more), the member pays 20% of the cost of GENERIC medicines, or 40% of the cost of BRAND NAME medicines if it is FORMULARY; 50% if NON-FORMULARY.
   
   If a non-participating pharmacy is used, pay in full, and submit a claim to Express Scripts, INC., P.O. Box 66773, St Louis, MO 63166-6773. You will be reimbursed accordingly, after your deductible has been met. Reimbursement will be based on the ALLOWABLE AMOUNT, and not the actual cost of the drug.

2. **GHI MAINTENANCE PROGRAM**
   
   For prescription drugs that you will be taking over an extended period of time, you can call Express Scripts at 1-877-534-3682 or access the internet at www.express-scripts.com.
   
   When you need medication, the doctor can prescribe up to a 90 day supply. Prescriptions will be filled generically UNLESS the doctor indicated “Brand medically necessary”, writing DAW on the prescription.
   
   Prescriptions are sent electronically to Express Scripts (ESI). The co-pay is $12.50 for each GENERIC prescription or $50 for each BRAND NAME prescription, FORMULARY; $75 NON-FORMULARY, (The $12.50, $50 OR $75 is not part of your deductible).

B. RETAIL 90/MAINTENANCE MEDS (NON-MEDICARE)

Always check with your pharmacy to verify current costs as policies do change.

Retirees can get a 90-day supply of maintenance medications at Express Scripts with no-deductible or at Duane Reade/Walgreens with a $150 deductible.

**COPAYS:**

- Generic $12.50
- Formulary Brand $50.00
- Non-Formulary Brand $75.00

**NOTE:** A 90 day supply is not available through other retail pharmacies.

**DIABETIC PROGRAM (NON-MEDICARE)**

- RETAIL PHARMACIES (i.e. CVS, Rite-Aid, independent pharmacies) will provide 30-day supplies.
  
  *After two refills, member must use Express Scripts or Smart 90.*

**COPAYS:**

- Generic $5.00
- Brand $15.00

or

- EXPRESS SCRIPTS (no deductible) or Smart 90 Maintenance Program at Duane Reade/ Walgreens ($150 deductible) will provide 90-day supply.

**COPAYS:**

- Generic $12.50
- Brand $37.50

continued
C. MEDICARE MEMBERS AND MEDICARE DEPENDENTS

CITY ENHANCED PART D PLAN (FOR GHI Senior Care)

Medicare Rates effective January 1, 2021

<table>
<thead>
<tr>
<th>MEDICARE PHASE 1</th>
<th>Member/Dependent and Insurance Company combined pays up to $4,430.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICARE PHASE 2</td>
<td>(Coverage Gap)</td>
</tr>
<tr>
<td></td>
<td>Member/Dependent pays 25% out-of-pocket for generics and brand-name medications. Between $4,431 and $7,050.</td>
</tr>
<tr>
<td>MEDICARE PHASE 3</td>
<td>(Catastrophic Phase)</td>
</tr>
<tr>
<td></td>
<td>At $7,051 members go into the catastrophic phase where they pay only 5% co-insurance. The 5% co-insurance at this phase can be reimbursed by the Welfare Fund.</td>
</tr>
<tr>
<td></td>
<td>The yearly Explanation of Benefits from Emblem comes in January for the previous year. If the column marked, “You Paid,” shows that you paid more than $7,050, then the Welfare Fund will reimburse you.</td>
</tr>
<tr>
<td></td>
<td>The form is available at <a href="http://www.uftwf.org">www.uftwf.org</a> or by calling 212.539.0500.</td>
</tr>
</tbody>
</table>

HIP COVERAGE

A. HIP PRIME (HMO) NON-MEDICARE

Non-Medicare retirees pay a co-payment at a HIP participating pharmacy or pay a co-payment and use the HP Mail Order Pharmacy from Express Scripts for maintenance drugs.

B. HIP VIP PREMIER MEDICARE PLAN

Medicare-eligible retirees must have prescriptions prescribed by a HIP doctor and filled at a participating pharmacy. There is a co-pay for generic and formulary drugs and a charge of 50% of the drug cost for non-formulary drugs.

OTHER CITY HEALTH PLANS

Your HMO doctor must write the prescription, which you must fill at a participating pharmacy. You are responsible for any necessary co-payments and deductibles.

PICA DRUG PROGRAM

(For non-Medicare members only)

If you use injectable or chemotherapy drugs, and are non-Medicare, you will be covered by the PICA Drug Program. The customer service number at Express Scripts is 1-800-467-2006 (Group# APNA).