BENEFIT TIP

NOVEMBER

Understanding Prescription Drug Discount Programs

Air Group
HEATING COOLING PLUMBING ELECTRICAL LLC
SINCE 1965

It is important to understand how certain prescription drug discount programs work and how they may affect your medical and pharmacy plan costs.

Price Assure

Express Scripts has partnered with GoodRx through the Price Assure program to help you and your family **save money on eligible prescription medications**. Simply present your Express Scripts member ID card at a participating GoodRx pharmacy.

If a GoodRx discount offers a lower price than your plans price, you will pay the lower discounted amount. This program applies to covered generic medications, excluding specialty generics. To locate a participating pharmacy, visit **goodrx.com**.

GoodRx Price Comparison and Discounts

GoodRx may also help you save on certain preferred brand, non-preferred brand, and specialty medications by allowing you to compare prices at local and mail-order pharmacies and access available coupons and savings opportunities.

Important: If you use GoodRx outside of the Price Assure program, the amount you pay will not count toward your plan deductible or out-of-pocket maximum.

Mail Order for Maintenance Medications

Members enrolled in the Middle Plan or High Plan can receive up to a 90-day supply of maintenance medication through mail order for the cost of two retail copays.

Members enrolled in the Low Plan can also receive up to a 90-day supply through mail order. Before meeting the Tier 1 deductible, members are responsible for the cost of the medication. After the deductible is met, you will pay 30% coinsurance until you reach your plan year out-of-pocket maximum. **In many cases, mail order may offer greater savings than filling prescriptions at a retail pharmacy.**

SaveOnSP for Specialty Medications

To help reduce the cost of specialty medications, Air Group's plan includes a copay assistance program through SaveOnSP for eligible specialty medications. Members must meet program eligibility requirements to participate.

Eligible medications may include treatments for conditions such as hepatitis C, multiple sclerosis, psoriasis, inflammatory bowel disease, rheumatoid arthritis, and cancer. If you fill an eligible specialty prescription and meet the program's eligibility requirements, SaveOnSP will contact you directly to complete enrollment. If you enroll, you may pay a reduced cost for your medication. If you do not enroll, you will pay a higher coinsurance amount. Members enrolled in the Low Plan must satisfy the deductible before the plan begins to pay for eligible specialty medications.

Key Reminder

Prescription discount programs can help lower your immediate medication costs, but some programs may operate **outside of your health plan,** meaning those amounts may **not apply toward your deductible or out-of-pocket maximum.**

If you have questions about your prescription benefits, mail order options, or specialty drug support programs, review your plan materials or contact your benefits representative.

Quick Tip!

Bookmark BenePortal! It's your one-stop resource for plan documents, insurance carrier contacts, forms, benefit guides, and other important information.

Visit anytime at **airgroupbenefits.com**.

Disclaimer: This flyer is for general informational purposes only. Benefits, eligibility, and coverage are subject to official plan documents and policy terms. Nothing in this flyer constitutes medical, legal, or tax advice.