

Benefit Overview



Express Scripts Medicare® (PDP)

YOUR 2021 PRESCRIPTION DRUG PLAN BENEFIT: University of Hartford

Here is a summary of what you will pay for covered prescription drugs across the different stages of your Medicare Part D benefit. You can fill your covered prescriptions at a network retail pharmacy or through our home delivery service.

Deductible stage	You do not pay a yearly deductible.				
Initial Coverage stage	You will pay the following until your total yearly drug costs (what you and the plan pay) reach \$4,130:				
	Tier	Retail One-Month (31-day) Supply	Retail Two-Month (32-60-day) Supply	Retail Three-Month (90-day) Supply	Express Scripts Pharmacy® Home Delivery* Three-Month (90-day) Supply
	Tier 1: Generic Drugs	\$10 copayment	\$20 copayment	\$30 copayment	\$20 copayment
	Tier 2: Preferred Brand Drugs	25% coinsurance Max \$40	25% coinsurance Max \$80	25% coinsurance Max \$120	25% coinsurance Max \$80
	Tier 3: Non-Preferred Drugs	35% coinsurance Max \$60	35% coinsurance Max \$120	35% coinsurance Max \$180	35% coinsurance Max \$120
	Tier 4: Specialty Tier Drugs	33% coinsurance Max \$60	33% coinsurance Max \$120	33% coinsurance Max \$180	33% coinsurance Max \$120
	If your doctor prescribes less than a full month's supply of certain drugs, you will pay a daily cost-sharing rate based on the actual number of days of the drug that you receive. *Your cost-sharing amount may differ from the information shown in this chart if you use a home delivery pharmacy other than Express Scripts Pharmacy.				

	<p>You may receive up to a 90-day supply of certain maintenance drugs (medications taken on a long-term basis) by mail through Express Scripts Pharmacy. There is no charge for standard shipping. Not all drugs are available at a 90-day supply, and not all retail pharmacies offer a 90-day supply.</p> <p>If you have any questions about this coverage, please contact the Labor First LLC Member Advocate Line at 860-931-7333. TTY users should call 711.</p>
Coverage Gap stage	After your total yearly drug costs reach \$4,130, you will continue to pay the same cost-sharing amount as in the Initial Coverage stage, until you qualify for the Catastrophic Coverage stage.
Catastrophic Coverage stage	<p>After your yearly out-of-pocket drug costs reach \$6,550, you will pay the greater of 5% coinsurance or:</p> <ul style="list-style-type: none"> • a \$3.70 copayment for covered generic drugs (including drugs treated as generics) • a \$9.20 copayment for all other covered drugs.

IMPORTANT PLAN INFORMATION

Long-Term Care (LTC) Pharmacy

If you reside in an LTC facility, you pay the same as at a network retail pharmacy. LTC pharmacies must dispense brand-name drugs in amounts of 14 days or less at a time. They may also dispense less than a one-month supply of generic drugs at a time. Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.

Out-of-Network Coverage

You must use Express Scripts Medicare network pharmacies to fill your prescriptions. Covered Medicare Part D drugs are available at out-of-network pharmacies only in special circumstances, such as illness while traveling outside of the plan's service area where there is no network pharmacy. You generally have to pay the full cost for drugs received at an out-of-network pharmacy at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. Please contact the plan or the Retiree Customer Service Center for more details.

Additional Information About This Coverage

- The service area for this plan is all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands and American Samoa. You must live in one of these areas to participate in this plan.
- The amount you pay may differ depending on what type of pharmacy you use; for example, retail, home infusion, LTC or home delivery.
- To find a network pharmacy near you, visit our website at [express-scripts.com/pharmacies](https://www.express-scripts.com/pharmacies).
- Your plan uses a formulary – a list of covered drugs. The amount you pay depends on the drug's tier and on the coverage stage that you've reached. From time to time, a drug may move to a different tier. If a drug you are taking is going to move to a higher (or more expensive) tier, or if the change limits your ability to fill a prescription, Express Scripts will notify you before the change is made.
- Beginning October 15, 2020, you can access your plan's 2021 list of covered drugs by visiting our website at [express-scripts.com/documents](https://www.express-scripts.com/documents).

- The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.
- Your healthcare provider must get prior authorization from Express Scripts Medicare for certain drugs.
- If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.
- Each month, you may need to pay a monthly premium amount to continue your participation in this plan. You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party, even if your Medicare Part D plan premium is \$0.
- When you use your Part D prescription drug benefits, Express Scripts Medicare sends you an *Explanation of Benefits* (Part D EOB), or summary, to help you understand and keep track of your benefits. You may also be able to receive a copy electronically by visiting our website, **express-scripts.com**, or by contacting the Labor First LLC Member Advocate Line at 860-931-7333. TTY users should call 711.

This information is not a complete description of benefits. Call Customer Service at the numbers listed above for more information.

This document may be available in braille. Please call Customer Service at the phone numbers listed above for assistance.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1.800.268.5707** (TTY: **1.800.716.3231**).

Express Scripts Medicare (PDP) is a prescription drug plan with a Medicare contract.
Enrollment in Express Scripts Medicare depends on contract renewal.