BALL STATE UNIVERSITY **T** EDUCATION REDEFINED

Prescription Coverage	Low Deductible PPO						High Deductible Wellness						High Deductible HSA Plan						
Deductible	None						None						Included in Medical deductible; all drugs are subject to deductible except preventive medication						
Out-of-Pocket Maximum (OOPM)	\$1725 per person per year for mail order only; *Retail costs do not apply to out-of-pocket maximums							\$1725 per person per year for mail order only; *Retail costs do not apply to out-of-pocket maximums						Included in Medical OOPM; *Retail costs will continue to accumulate until the Out-of-Network OOPM is met for this plan					
	Retail (30-day supply)			Mail-Order (90-day supply)			Retail (30-day supply)			Mail-Order (90-day supply)			Retail (30-day supply)			Mail-Order (90-day supply)			
	%	Min.	Max.	%	Min.	Max.	%	Min.	Max.	%	Min.	Max.	%	Min.	Max.	%	Min.	Max.	
Generic	20%	\$7	\$25	20%	\$15	\$65	20%	\$7	\$25	20%	\$15	\$65	20%	\$7	\$25	20%	\$15	\$65	
Preferred Brand	30%	\$35	None	30%	\$70	\$110	30%	\$35	None	30%	\$70	\$110	30%	\$35	None	30%	\$70	\$110	
Non-Preferred Brand	50%	\$60	None	50%	\$120	\$160	50%	\$60	None	50%	\$120	\$160	50%	\$60	None	50%	\$120	\$160	
Specialty (Accredo)		\$110			\$110			\$110			\$110			\$110			\$110		

The coinsurance, minimums, and maximums listed above for each plan represent the employee's/member's share of the cost. Please note that for maintenance medications (medications that you fill on a regular, continuing basis), there will be a 50% Retail Refill Allowance (RRA) penalty added to your coinsurance after the 3rd fill at retail. To maximize your savings please make sure you are filling your maintenance medications through our pharmacy benefit manager, currently Medco/Express Scripts. Go to www.medco.com to register your account and find out more information about mail-order.