

Express Scripts 2012 Medicare Part D Employer Group Plans

MEDICARE PART D PRESCRIPTION DRUG BENEFITS PROVIDED BY EXPRESS SCRIPTS

Exclusively administered by Benistar

PRESCRIPTION DRUG BENEFIT

| Deductible | None | | | | |
|-----------------------|---|------------------------|------------------------|------------------------|---|
| Member Co-pays | Retail and Maintenance Drug Pharmacy | | | | Express Scripts Home Delivery |
| | | Up to a 1 Month Supply | Up to a 2 Month Supply | Up to a 3 Month Supply | Generic Up to a 3 month supply |
| | Generic | \$15 | \$30 | \$45 | \$30 |
| | Preferred Brand | \$30 | \$60 | \$90 | Preferred Brand Up to a 3 month supply |
| | Non-Preferred Brand | \$50 | \$100 | \$150 | \$60 |
| | <p>Member co-pays for Generic and Brand are unchanged in the coverage gap, net of the Medicare Coverage Gap Discount Program.</p> <p><u>All</u> retail pharmacies in the Express Scripts network can provide you with up to a one-month or 31-day supply of your prescription.</p> <p>To find out if your pharmacy is a Maintenance Drug Pharmacy (MDP) that has agreed to provide a three month or up to 90-day supply (with no co-pay savings) contact Express Scripts at the number listed on the back of the ID card.</p> | | | | <p>Non-Preferred Brand Up to a 3 month supply</p> |
| | | | | | <p>Specialty Up to a 3 month supply</p> |
| | | | | | <p>You may receive up to a three-month or 90-day supply of maintenance drugs (drugs you take for a chronic condition, such as asthma) through our Express Scripts Home Delivery service.</p> <p>Note: The only way to obtain a three-month supply at the above co-pay savings is to use Express Scripts Home Delivery.</p> |
| Specialty Medications | Covered at CuraScript, Retail Pharmacies and MDP (when available) | | | | |
| | Specialty | Up to a 1 month supply | Up to a 2 month supply | Up to a 3 month supply | \$50 \$100 \$150 |
| Catastrophic Coverage | Once the true out of pocket cost has reached \$4,700, the retiree will pay the following co-pay values: for generic drugs the greater of 5% or \$2.60 and for all other brand drugs the greater of 5% or \$6.50. | | | | |