

Choose a Plan Design that Fits

Managed Pharmacy Benefit Designs



Optional Coverage to Enhance Any PacificSource Group Health Plan

No group benefit package is complete without prescription drug coverage. Yet, as rising healthcare costs continue to drive up health insurance premiums, employers are faced with the difficulty of providing a comprehensive employee benefit package for a reasonable cost.

At PacificSource, we understand the difficult decisions employers face. Our managed pharmacy benefit designs offer employers the flexibility to choose a plan and premium that fits their group's needs and budget.

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About Our Pharmacy Benefit Program

Discounted Drug Costs

Because PacificSource contracts with one of the nation's leading pharmacy benefit management firms, CVS Caremark®, we have access to deep discounts on prescription drug costs. These discounts help us manage prescription drug claims expense and pass the savings on to our customers.

Managed Benefit Designs

In partnership with CVS Caremark, PacificSource has implemented several mechanisms to ensure appropriate, cost-effective drug therapy. By offering pharmacy plan designs that encourage members to choose generic and preferred drugs, we're able to further reduce prescription drug claims expense. And by educating our members and healthcare providers about the safety and efficacy of generics, we're doing our part to combat rising drug costs.

Preferred Drug List

PacificSource has a Preferred Drug List (PDL) that provides incentive for members to choose generic and preferred brand drugs whenever possible. The PDL includes a comprehensive number of commonly prescribed brand name medications. It's an effective method of containing prescription drug costs.

"MAC B Cost Structure"

Our tiered pharmacy plans are based on a "MAC B" cost structure that provides further incentive for generic drug use. Participating CVS Caremark pharmacies may substitute generic drugs for brand name medications when generics are available, and when the prescription doesn't specifically state "dispense as written."

Unless the prescription indicates no substitutions allowed, if a member decides to purchase the brand name drug when a generic equivalent is available, the member is responsible for not only the appropriate copayment, but also the cost difference between the generic and the brand name drug. Again, the MAC B represents true incentive for members to make wise, cost-effective choices at the pharmacy.

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Prescription Drug Benefit Design Options

The descriptions and table below provide a brief overview of our prescription drug benefit design options. For more information or to request a customized quote for your group, give us a call.

Tiered Rx Plans

This benefit design features a three-tiered copay arrangement to encourage use of generic drugs. The copay amounts below allow a maximum 30-day supply at retail; members can purchase a 60-day supply for two copays or a 90-day supply for three copays through mail order. Only a five-day emergency fill will be covered at a nonparticipating pharmacy.

Plan Name:	Tier 1 Copay Generic Drug	Tier 2 Copay Preferred Drug	Tier 3 Copay Nonpreferred Drug	Specialty Drug
Tiered Rx 10/20/40	\$10	\$20	\$40	20% or \$100, whichever is less
Tiered Rx 15/30/50	\$15	\$30	\$50	
Tiered Rx 15/20%/50%	\$15	20%	50%	

Other Rx Plans

Also available is a prescription drug coinsurance plan, which requires the member to pay a flat percentage of each prescription's retail cost. Drugs purchased from pharmacies outside the CVS Caremark network are reimbursed at 50%.

Basic, Standard, and Catastrophic Medical Plans

These mandated plan designs automatically include prescription drug coverage and cannot be changed. For more information on their prescription benefits, please refer to the medical benefit summaries on our Web site: PacificSource.com.

How Our Pharmacy Plans Work

PacificSource members can purchase covered prescription drugs at any retail pharmacy in the CVS Caremark network. The network includes approximately 98 percent of all retail pharmacies in the United States. It also includes drugstore.com, an internet-based pharmacy service. Members simply show their PacificSource ID card at the pharmacy and make a copayment at the time of purchase. No claim forms...no phone calls to verify benefits...no hassles.

Our members can also purchase prescription drugs through one of our two contracted mail order services. For people who take maintenance medications, our mail order option is especially convenient, and there is no additional shipping or handling charge for the service.



Boise: 208.342.3709 • 888.492.2875
Coeur d'Alene: 208.665.7976 • 800.688.5008
Idaho Falls: 208.522.1360 • 800.688.5008

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