

Group Plan Members **Save** **on Rx Costs**

Prescription Discount Program



Program Overview

We're pleased to provide a prescription discount program with all PacificSource group health plans at no cost. It allows members to access discounted drug prices through the Caremark® pharmacy network by showing their PacificSource ID card. The discount is available on all IRS Section 125-eligible medications, including those excluded from coverage under the health plan.

The program offers advantages for all members, regardless of whether their benefit package includes prescription drug coverage. If there's no prescription drug endorsement in place, the program helps members save money on all their prescription purchases. For members with a PacificSource pharmacy benefit, the discount "wraps around" the health plan's prescription benefits. Members will receive the discount when they purchase medications that aren't covered by the health plan, such as drugs for smoking cessation or infertility.

Questions and Answers

How much will members save?

The amount of savings varies, depending on the drug, the drug's manufacturer, and the pharmacy's price on that medication. In any case, members will get the lowest available price on that medication. Members may present their ID card to the pharmacist along with their prescription and receive a specific price quote.

Can members use this program with their plan's prescription drug benefit to reduce costs?

No, the discount program cannot be used in conjunction with an insurance benefit or other prescription discount program. If members purchase prescriptions through a spouse's health plan coverage, for example, they won't receive an additional discount with this program. However, if they are purchasing drugs that aren't covered by the other insurance benefit, they may be able to use this program.

Are there any limits on what medications qualify?

In general, the discount is available on medications prescribed by a physician to treat a medical condition. The discount program uses IRS

guidelines for defining eligible prescriptions. If the medication is allowed as an income tax deduction by the IRS, it is eligible for the discount. The discount does not apply to over-the-counter medications.

Can members use the discount to purchase prescriptions for family members and friends?

The discount program is available to any members enrolled under the subscriber's health plan.

Do purchases accumulate toward the plan's out-of-pocket maximum or deductible?

No. Since this program is not an insurance plan, out-of-pocket costs for purchases do not accumulate toward any plan maximums or deductibles.

Important note:

This prescription discount program is not an insurance plan. It simply offers PacificSource members a discount on their noncovered prescription drugs.

