

Prescription Drugs

Here's how prescription drug coverage is offered by Express Scripts. The annual deductibles are different from one another by plan:

PPO and ULH:

Prescription drugs are not subject to a deductible and only apply toward the out-of-pocket maximum. Refer to the chart on the next page for copay amounts and maximum costs.

CDHP:

You have one deductible for your medical and prescription drug expenses. Your prescription drugs are not covered until you reach your full annual deductible for the year.* It's very important to understand the full cost of your prescription drugs because you will pay the full cost until you meet your annual deductible.

*Under the CDHP, prescriptions for select preventive medications will bypass the deductible and the copay will apply before satisfying the deductible. Medications that are on the preventive list (louisville.edu/hr/benefits/ESI2026StandardPlusPreventiveMedicationsDrugList303862.pdf) and bypass the deductible, will still have a cost and that cost will apply to the maximum out-of-pocket accumulator but will not apply to the deductible. For more information, please contact KY Rx Coalition at 855-218-KYRx or online at kyrx.org.

For your convenience, your Anthem ID card will be a combination ID card for medical and Express Scripts prescription coverage.

Where to Receive Your Prescription Drugs

You have the option to receive your maintenance medication through the retail pharmacy or delivered to your home.

Filling Your Prescription at a Retail Pharmacy

Present your Anthem/Express Scripts identification card at a participating pharmacy in the Express Scripts national network.

Note: After two fills of maintenance medications at your retail pharmacy (as defined by Express Scripts), you can choose to continue using the retail pharmacy or move to Select Home Delivery program. If you do not want to use the home delivery option, you will need to opt out by calling Know Your Rx Coalition at 855-218-KYRx.

Express Scripts Pharmacy Select Home Delivery

If you or a covered dependent take an ongoing medication, you will spend less money with added convenience through the Select Home Delivery program.

- You get select generic maintenance prescription drugs at no cost to you
- You pay less for your brand formulary and nonformulary 90-day prescriptions (see chart on next page).
- You get free shipping.
- You get prescriptions delivered straight to your door.

For home delivery for your medications, not just maintenance medications, contact the Know Your Rx Coalition or elect home delivery from Express Scripts at express-scripts.com.

Know Your Rx Coalition

The Know Your Rx Coalition (KYRx) offers free prescription counseling services that can help you control your prescription costs. This service is available to any employee enrolled in one of the UofL medical plans and includes guidance in the following areas:

- Find lower cost alternatives
- Help with home delivery
- Ask about side effects, drug interactions and over-the-counter medications

KY Rx Coalition is available at 855-218-KYRx or online at kyrx.org.

Prescription Drug Comparison Chart

You Pay			
	PPO	ULH	CDHP
ANNUAL PRESCRIPTION DEDUCTIBLE FOR IN-NETWORK PHARMACY (not available for out-of-network)			
Per Person	\$0	\$0	Combined with medical deductible of \$2,000
Per Family	\$0	\$0	Combined with medical deductible of \$4,000
ANNUAL PRESCRIPTION OUT-OF-POCKET MAXIMUM (OOPM) FOR IN-NETWORK PHARMACY (not available for out-of-network)			
Per Person	\$4,600	\$2,600	Combined with medical OOPM of \$4,600
Per Family	\$9,200	\$5,200	Combined with medical OOPM of \$9,200
Non-Specialty Drugs			
Generic	\$10 / \$20 ¹ by mail 25% (max: \$60) at retail / 15% (max: \$120) by mail 40% (max: \$100) / 35% (max: \$200) by mail Plan pays the cost of the generic drug. You pay the remainder of the cost, with no maximum.		\$10 after deductible / \$20 ¹ after deductible by mail
Brand Formulary			25% (max: \$60) after deductible / 15% (max: \$120) after deductible by mail
Non-Formulary			40% (max: \$100) after deductible / 35% (max: \$200) after deductible by mail
Brand name drug when a generic is available			After you meet the deductible, plan pays the cost of the generic drug. You pay the remainder of the cost with no maximum.
Specialty Drugs			
Generic	25% (max: \$100) 25% (max: \$150) 40% (max: \$250)		25% (max: \$100) after deductible
Brand Formulary			25% (max: \$150) after deductible
Non-Formulary			40% (max: \$250) after deductible

¹ Mail order generic medications will be \$20, but there are select generic maintenance drugs that will be a \$0 copay through mail order. For more information, please contact KY Rx Coalition at 855-218-KYRx or online at kyrx.org.

Formulary

A formulary is a list of preferred drugs from Express Scripts (our pharmacy benefit manager) based on evaluations by independent physicians. The Express Scripts formulary for UofL is available online at express-scripts.com. The formulary may change during the year when:

- A generic drug becomes available to replace the brand-name drug
- A drug becomes available over the counter (no longer covered under the pharmacy benefit)
- New drugs are approved