



## 2021 CDPHP® Medicare Advantage Rider for Group Medicare Pharmacy Coverage

Drug Tier	Retail In-Network Copay (30-day supply)			
Tier 1 Preferred Generic	\$0			
Tier 2 Generic	\$2			
Tier 3 Preferred Brand	\$7			
Tier 4 Non-Preferred Drugs	\$7			
Tier 5 Specialty Tier	\$7			
		<b>Initial Coverage limit</b>	<b>Coverage Gap</b>	<b>Catastrophic</b>
		\$0- \$4,130	<\$6,550	>\$6,550

- **For a retail (90-day) supply:** You pay 3 times the retail in-network copay (see cost share copay grid; Tier 5 drugs are not available for 90-day supply).
- **For a long-term care (31-day) supply, mail-order (30-day), and out-of-network (30-day) supply:** You pay the retail in-network copay.
- **For a mail-order (90-day) supply:** You pay 2 times the retail in-network copay (Tier 5 drugs are not available for 90-day supply).

**Deductible:** \$0 per benefit period.

**Initial Coverage Limit:** See cost-share grid. Once copayments or coinsurance for covered Part D drugs under the CDPHP Medicare Advantage Drug Plans Formulary reach the limit, the Coverage Gap begins.

**Coverage Gap:** See cost-share grid. When your total out-of-pocket Part D drug costs\* reach the limit, Catastrophic Coverage begins.

**Catastrophic:** See cost-share grid for Tier 1 drugs. You pay 5% coinsurance with a minimum copayment of \$3.70 and a maximum copayment of \$5.00 for generic and multisource brand drugs in Tiers 2 through 5, and the greater of 5% coinsurance with a minimum of \$9.20 and a maximum copayment of \$10.00 for all other drugs in Tiers 2 through 5.

This summary does not detail all benefits, limitations, or exclusions. The terms of the *Evidence of Coverage* to which this rider is attached shall remain in full force and effect, except as amended by this rider. CDPHP Medicare Advantage is an HMO and PPO with a Medicare contract. Enrollment in CDPHP Medicare Advantage depends on contract renewal.

\*Total out-of-pocket Part D drug costs include member payments plus any drug manufacturer discounts paid on the member's behalf.