

## PHARMACY DEDUCTIBLE

Our pharmacy option with a prescription drug deductible allows you to consider a less expensive alternative for your employees' pharmacy benefit, while still offering them choice and a network that includes virtually all pharmacies in Massachusetts and across the country.

### How the Plan Works

Members first pay a calendar-year individual or family deductible for their prescriptions, whether they are filled at a retail pharmacy or via mail order. You have two options when selecting the Prescription Drug Deductible:

	Individual	Family
<b>Option 1</b>	\$100	\$200
<b>Option 2</b>	\$250	\$500

Once the applicable deductible is met, members simply pay the appropriate copayment for each covered prescription. The 3-Tier program breaks down all of the prescription drugs covered by Tufts Health Plan into three copayment levels:

- Tier-1: (lowest copayment) – includes many generic drugs
- Tier-2: (middle copayment) – primarily includes selected brand-name drugs
- Tier-3: (highest copayment) – includes the rest of Tufts Health Plan's covered drugs

A wide range of 3-Tier copayment options can be combined with the deductible. The options vary by group size, so check with your account executive about which ones are available for you.

**A local health plan with a national reputation for excellence.**



## Deductible Specifics

- When the member presents his or her Tufts Health Plan ID card at the pharmacy, the pharmacist will transmit the claim to Caremark, our pharmacy benefit manager, and collect the appropriate amount from the member. The system automatically tracks deductible amounts. Once the member satisfies the deductible, the system will direct the pharmacist to collect the appropriate copayment.
- The deductible applies to prescriptions filled at retail pharmacies and through Caremark, which is also our mail order pharmacy manager.
- Members wishing to check on the accumulation of their deductibles may call the Tufts Health Plan member services number listed on their ID cards.
- In the case of a family, once an individual member has reached his or her individual deductible, he or she will pay the copayment only. Any dollar amounts paid by other family members will continue to accrue until the family deductible has been reached. No one family member will pay more than the individual deductible in a year.
- Any deductible dollars paid in the fourth quarter of the year will be “carried over” to help satisfy the following year’s deductible. Also, if the deductible is met in the fourth quarter, the deductible will be carried over and the deductible for the next year will have been met.
- If a member moves from one Tufts Health Plan group with a deductible to another, the Caremark system will transfer any amounts paid under the old group, to assist in satisfying the member’s deductible under the new group.

**U.S. News and World Report and the National Committee for Quality Assurance (NCQA) State of Health Care Report recently named Tufts Health Plan the number two health plan in the nation.**

For more information, contact the sales offices at:

1-800-208-8013 (Watertown Office)  
1-800-208-9545 (Worcester Office)  
1-800-337-4447 (Springfield Office)

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