

2016 Program Changes: PPO Medical Plans

Applies to Group Plans and Personal Plans Participants

Telemedicine service

Beginning January 1, 2016, all PPO participants will have access to Teladoc, a 24/7 telephone and online video service offering non-emergency consultations with U.S. board-certified doctors in family practice, internal medicine, pediatrics and/or emergency medicine.

This service is not intended to replace your relationship with a primary care physician; however, it may be beneficial for non-emergency medical issues and could be used in place of a visit to an urgent care center. Calls placed to Teladoc are typically returned by a doctor within an average time of 30 minutes.

PPO participants will be required to pay a \$10 co-pay for each service.

Participants will receive a welcome packet from Teladoc in late January with information for setting up a secure online account to utilize this service. Please refer to the [plan documents](#) for additional information.

Telemedicine availability subject to state regulations.

Prescription benefits

Prescription plan co-pays for preferred and non-preferred brand-name medications, which have remained stable since 2004, will increase effective January 1, 2016. The 2016 prescription co-pay schedule will be:

Generic

Generic co-pays will not increase.

- Co-pays for a 30-day retail supply will remain at \$15
- Co-pays for a 90-day mail-order supply will be \$35

Preferred brand name

- Co-pays will increase from \$35 to \$50 for retail fills of a 30-day supply
- Co-pays will increase from \$90 to \$100 for mail-order fills of a 90-day supply

Non-preferred brand name

- Co-pays will increase from \$50 to \$75 for retail fills of a 30-day supply
- Co-pays will increase from \$125 to \$150 for mail-order fills of a 90-day supply

Specialty

Specialty prescriptions are available only in a 30-day supply and are being reclassified under a new tiered structure.

- Generic specialty drugs will have a \$50 co-pay
- Preferred specialty drugs will have a \$75 co-pay
- Non-preferred specialty drugs will have a \$100 co-pay

Participants can contact [Express Scripts](#) after October 1, 2015, to learn how their prescriptions will be classified.

Please refer to the [plan documents](#) for details about these benefit changes.

ID cards

Highmark – Employees will receive a new ID card for 2016, which will include details on how to access the telemedicine option.

Express Scripts – Employees will receive a new ID card only if they are changing medical plans.