



# MIT Health Plan

## 2008 Open Enrollment News

### Understanding your pharmacy options

Effective January 1, 2008, the MIT Health Plans will have expanded pharmacy options for our patients who need to fill prescriptions during evening or weekend hours or while traveling. At those times, you may get up to a 30-day supply of prescribed medications at any retail pharmacy that is part of the Express Scripts network. Most major chains participate in this network. A higher co-pay than at the MIT Pharmacy will apply to prescriptions filled through the *Express Scripts* network. Refills should be obtained at the MIT Pharmacy where co-pays are lower and where you can obtain a multi-month supply of medication if prescribed by your clinician.

The chart below details copays and limitations for the MIT Pharmacy and participating *Express Scripts* pharmacies:

	MIT Pharmacy copay and limitations	<i>Express Scripts</i> copay and limitations
Tier 1 copay	\$8/ up to a 30-day supply	\$15/ up to a 30-day supply
Tier 2 copay	\$25/ up to a 30-day supply	\$40/ up to a 30-day supply
Tier 3 copay	\$40/ up to a 30-day supply	\$50/ up to a 30-day supply
Supply limit	For many drugs, up to a 90-day supply for double the 30-day copayment	Limited to a 30-day supply per fill
Prescribing physician	Prescription must be written by an MIT clinician or by a provider to whom member was referred by an MIT clinician	No restrictions
Mental health prescriptions	Member must notify MIT Medical, so a referral can be entered before prescription can be filled	No restrictions
Mail order	Available through MIT Pharmacy; request can be submitted through Patient Online.	Not available

**NOTE:** Health Plan members must fill all prescriptions at the MIT Pharmacy or a participating *Express Scripts* pharmacy. There is no reimbursement for prescriptions filled at a non-participating pharmacy.

**MIT Flexible Plan members:** Under the MIT Flexible Plan, benefits are available for out-of-network services, subject to a deductible and coinsurance. MIT Flexible Plan members who self-refer to outside providers may get their prescriptions filled only at participating *Express Scripts* pharmacies; the copay amounts listed above will apply. Effective January 1, 2008, prescription drug claims can no longer be used to satisfy the out-of-network deductible.

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