

Teamsters Rx Plan Design Changes and Rates for 2017

The following rates and plan designs apply to all Teamsters represented employees enrolled in any CIGNA Build-Your-Own or High Deductible coverage plan beginning January 1, 2017.

WEEKLY PAYROLL CONTRIBUTION:

	EMPLOYEE ONLY	EMPLOYEE+SPOUSE	EMPLOYEE+CHILDREN	FAMILY
BUILD-YOUR-OWN	\$14	\$14	\$14	\$14
HIGH DEDUCTIBLE	\$7	\$7	\$7	\$7

PLAN DESIGN CHANGE:

The plan will continue the same 3-Tier system when administered as part of a Build-Your-Own coverage plan. Drugs on Tier 1 will carry a fixed co-pay, while Tier 2 and Tier 3 drugs will cost the member a percentage of the actual drug cost, with minimum and maximum costs.

		TIER 1	TIER 2	TIER 3
RETAIL	30 DAY SUPPLY	FIXED CO-PAY	\$10	---
		% OF DRUG COST	---	25%
		MINIMUM COST	---	\$20
		MAXIMUM COST	---	\$50
MAIL ORDER	90 DAY SUPPLY	FIXED CO-PAY	\$20	---
		% OF DRUG COST	---	25%
		MINIMUM COST	---	\$55
		MAXIMUM COST	---	\$135

The plan is integrated into the High Deductible Health Plan when administered as part of an HDHP. Members will pay full cost of any drug until the health plan deductible is met. Once the deductible is met the member will pay 20% of any drug cost until the health plan Maximum Out-of-Pocket expenditure is met.

FINANCIAL DRIVERS THAT AFFECT THE TEAMSTERS Rx PLAN COST:

Workers Compensation has a system to pay for associated medications. Unfortunately this system is not always used and the drug expenses for workers compensation cases have been carried by the Teamsters Rx fund. If you have a workers compensation claim that is being processed through Teamsters Rx, you are paying too much! Call Nicole Buzzanco at 203-386-6478 immediately!

Our usage of **high cost medications** such as pain meds is very high, compared to other Teamsters Rx groups.

Many of our members fill prescriptions at CVS. **CVS has the highest dispensing cost** of any retail pharmacy, which costs the Teamsters Rx fund more. Teamsters Rx is accepted at all retail pharmacies except for Wal-Mart and Sam's Club.