

What you pay for a prescription from an in-network pharmacy

	Up to 34-day supply	90-day supply
Specific preventive medications mandated by federal law are covered 100%. Age and gender limits apply.	No cost to you	No cost to you
Generics (Tier 1) Generics	\$10 copayment	\$30 copayment
Preferred brand (Tier 2) Most brand-name drugs with no generic equivalent or therapeutic alternative	20% coinsurance \$40 minimum - \$80 maximum	20% coinsurance \$120 minimum - \$240 maximum
Non-preferred brand (Tier 3) Brand-name drugs for which there's a more cost-effective generic alternative or preferred brand name drug	20% coinsurance \$60 minimum - \$100 maximum	20% coinsurance \$180 minimum - \$300 maximum

The amount you pay for brand-name medications can vary because coinsurance is based on the price of the drug when it is filled. Prescription types (generic, brand-name and specialty) are subject to change without notice. Up to a 90-day supply of insulin may be obtained for the same amount as a 34-day supply from an in-network provider.

Specialty medications may be handled separately. We reserve the right to limit the initial quantity of select specialty drugs. Your copay/coinsurance will be reduced by one-half for this reduced initial fill. Additional fills for specialty drugs are limited up to a 30-day supply and must be obtained from a retail pharmacy or by mail through AllianceRx Walgreens Pharmacy.

Money-saving features of this plan

This prescription plan includes a number of money-saving features including prior authorization, step therapy and quantity limits.

To help keep your costs down, some expensive prescription drugs are not covered by this plan. These excluded drugs have preferred alternatives with similar effectiveness, quality and safety, at a lower cost to you and your plan. If you fill a prescription for an excluded drug, you will pay the full retail price.

This is a brief overview of the Essentials by MESSA plan. For additional information, including eligibility, limitations and exclusions, please contact MESSA at 800-336-0013.