



Offered by Presbyterian Insurance Company, Inc.

Optional Prescription Drug Benefit Rider

SUMMARY OF BENEFITS

BENEFIT	DESCRIPTION	COPAYMENTS				
		Option 7/25/45	Option 10/20/40	Option 10/30/50	Option 10/35/55	Option 15/35/55
Prescription Drugs Retail						
Generic (Preferred) - Tier 1	30-day supply up to the maximum dosing recommended by the manufacturer	\$7	\$10	\$10	\$10	\$15
Brand (Preferred) - Tier 2	30-day supply up to the maximum dosing recommended by the manufacturer	\$25	\$20	\$30	\$35	\$35
Brand (when a generic equivalent is available)	30-day supply up to the maximum dosing recommended by the manufacturer	Generic copay plus difference in the cost of the brand and generic (30-day supply up to the maximum dosing recommended by the manufacturer)				
Non-Preferred - Tier 3	30-day supply up to the maximum dosing recommended by the manufacturer	\$45	\$40	\$50	\$55	\$55
Pre-packaged items	30-day supply up to the maximum dosing recommended by the manufacturer	One applicable copay (generic, brand, non-preferred) per manufacturer pre-packaged item.				
Specialty Pharmaceuticals - Tier 4 ⁽¹⁾	30-day supply up to the maximum dosing recommended by the manufacturer	15% up to a maximum of \$250 per prescription and \$1,500 per Calendar Year				
Prescription Drugs Mail Order						
Generic (Preferred) - Tier 1	90-day supply up to the maximum dosing recommended by the manufacturer	2 x generic copay				
Brand (Preferred) - Tier 2	90-day supply up to the maximum dosing recommended by the manufacturer	2.5 x brand copay				
Brand (when a generic equivalent is available)	90-day supply up to the maximum dosing recommended by the manufacturer	Generic copay plus difference in the cost of the brand and generic				
Non-Preferred - Tier 3	90-day supply up to the maximum dosing recommended by the manufacturer	3 x Non-Preferred copay				
Specialty Pharmaceuticals - Tier 4	Not available	Specialty pharmaceuticals are not available through mail order. They must be obtained through designated specialty pharmacy vendors and may be subject to Benefit Certification.				

⁽¹⁾ May be subject to Benefit Certification.

This summary of prescription drug benefits is subject to the provisions of the Contract and cannot modify or affect the Group Subscriber Agreement in any way, nor shall you accrue any rights because of any statement in or omission from this summary.