

FOREIGN SERVICE BENEFIT PLAN (FSBP)

Prescription Benefits Highlights – Home Delivery and Participating Smart90® Retail Pharmacy

After two courtesy fills at retail, you must use Home Delivery or Participating Smart90 Retail Network pharmacies to avoid paying full cost for your non-specialty maintenance medications. Through the Home Delivery Service or Participating Smart90 Retail Network pharmacies, you can purchase up to a **90-day** supply of most prescription medications.

If you are posted overseas, you may be able to obtain up to a year's supply of medication.

The Plan has a formulary consisting of preferred/non-preferred brand-name and generic drugs. *Medications not on the formulary are not covered.* There may be limitations on some prescriptions, such as controlled medications, subject to state/federal dispensing limitations.

Different co-payments/coinsurance apply for certain medications.

For generic medications:

- Co-payment is only \$15.00.

For brand-name medications:

- Preferred brand-name drug: Co-payment is \$60.00.
- Non-preferred brand-name drug: Coinsurance is 35% of the medication's total cost, subject to an \$80.00 minimum and \$500.00 maximum.

Your out-of-pocket (OOP) expense is the maximum amount you will pay for covered expenses before the Plan reduces your co-payments/coinsurance.

Self Only:

- OOP maximum: \$5,000 for in-network medical claims and for prescriptions filled at retail network pharmacies or through Home Delivery; or \$7,000 for in- and out-of-network medical claims and for prescriptions filled either at retail network pharmacies or through Home Delivery.

Self Plus One or Self and Family:

- OOP maximum: \$7,000 for in-network medical claims and for prescriptions filled at participating retail network pharmacies or through Home Delivery; or \$9,000 for in- and out-of-network medical claims and for prescriptions filled at retail network pharmacies or through Home Delivery.

Co-payments and coinsurance are applied to the out-of-pocket maximum. After the OOP maximum is met, your co-payment and coinsurance will be zero for covered expenses for the remainder of the calendar year. Your OOP contributions start over every year beginning on January 1.