



# Consumer Driven Health Plan (CDHP) Individual and Family Coverage

The State of Nevada Public Employees' Benefits Program pharmacy benefit is managed by Express Scripts. Here is your prescription benefit at a glance:

In-Network Pharmacy Benefits			
	Express Advantage Network (EAN) Pharmacies* (up to a 30-Day Supply)	Smart90® Retail Pharmacies (90-Day Supply)	Home Delivery from Express Scripts® Pharmacy (90-Day Supply)
Generic Medications	20% coinsurance	20% coinsurance	20% coinsurance
Preferred Brand-Name Medications	20% coinsurance	20% coinsurance	20% coinsurance
Nonpreferred Brand-Name Medications	You pay 100%; Deductible and Out-of-Pocket Maximum credit is not applied	You pay 100%; Deductible and Out-of-Pocket Maximum credit is not applied	You pay 100%; Deductible and Out-of-Pocket Maximum credit is not applied
Specialty Medications via Accredo, an Express Scripts Specialty Pharmacy	30% coinsurance	30% coinsurance	30% coinsurance with \$100 min & \$250 max (up to a 30-day supply)

\*If you use a non-EAN pharmacy, you'll pay an extra \$10 per short-term prescription.

Plan Year In-Network Deductibles and Out-of-Pocket Maximums		
	Individual	Family
Deductible	\$1,700	\$3,400
Out-of-Pocket Maximum	\$5,000	\$10,000 Individual OOP Cap \$5,000

### Express Advantage Network Program (30-Day Supply)

For short-term medications, such as antibiotics, use an Express Advantage Network (EAN) pharmacy for lower copays and to maximize your pharmacy benefit. You may still use a non-EAN retail pharmacy, but you will pay a \$10 surcharge for each short-term prescription (and will not receive credit toward your deductible or out-of-pocket maximum for the surcharge).

To find a preferred EAN pharmacy near you, log in to your E-PEBP portal to access the Express Scripts site, go to [express-scripts.com/findapharmacy](https://express-scripts.com/findapharmacy) or call Express Scripts Member Services at 855.889.7708.

For more information about your benefits, log in at [express-scripts.com/NVPEBP](https://express-scripts.com/NVPEBP) or call Express Scripts Member Services toll free at 855.889.7708.



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### Smart90® Program: 90-Day Retail and Home Delivery Pharmacy

The Smart90 program is a feature of your prescription plan, managed by Express Scripts. With this program, you have two ways to get up to a 90-day supply of your long-term medications (those that you take regularly for chronic conditions). You can fill your long-term prescriptions through home delivery from Express Scripts® Pharmacy or at a retail pharmacy in the Smart90 network.

### 90-Day Retail Pharmacy

To find a preferred 90-day pharmacy near you, log in to your E-PEBP portal to access the Express Scripts site, go to [express-scripts.com/findapharmacy](https://express-scripts.com/findapharmacy) or call Express Scripts Member Services at 855.889.7708.

### Home Delivery Pharmacy Program

You may use the Express Scripts® Pharmacy home delivery service to receive up to a 90-day supply of your long-term medications and have them mailed directly to your home. Please note, not all medications are available via home delivery. Some of the benefits of home delivery include:

- Free standard shipping
- Up to a 90-day supply of your long-term medications
- 24/7 access to a pharmacist from the privacy of your home
- Order your refills online, over the phone, or by using the Express Scripts® mobile app

To take advantage of this benefit, ask your physician to write a new prescription for a 90-day supply of any long-term medications you are currently taking (plus refills of up to one year, if appropriate).

### Specialty Medications – Get Individualized Service through Accredo

Accredo, an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual services to patients with special therapy needs. Note: Any copay assistance you receive does not apply toward the plan deductible or out-of-network maximum. Specialty medications are medications used to treat complex conditions, such as:

- Cancer
- Osteoporosis
- Hemophilia
- Hepatitis C
- Multiple sclerosis
- Rheumatoid arthritis

Whether they're administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can receive:

- Toll-free 24/7 access to specialty-trained pharmacists and nurses
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders

**For more information about your benefits, log in at [express-scripts.com/NVPEBP](https://express-scripts.com/NVPEBP)  
or call Express Scripts Member Services toll free at 855.889.7708.**



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State of Nevada Public Employees' Benefits Program has partnered with an Express Scripts program, SaveOnSP, to help individuals save money on certain specialty medications. The select group of specialty medications that fall under the SaveOnSP program have a coinsurance of 30%. When enrolled in this program, participants will have their select specialty medications covered at 100% (no cost to the enrolled participant). Specialty medications will still be filled through Accredo. If you are taking a medication that is on the SaveOnSP list and choose to not participate in this program, you will be responsible for the prescription drug coinsurance amount stated on the SaveOnSP program drug list, which can be found at [www.saveonsp.com/pebp](http://www.saveonsp.com/pebp), and will not receive credit toward your deductible or out-of-pocket maximum.

### Consumer Driven Health Plan Preventive Medication List

The Preventive Drug benefit provides CDHP plan participants access to certain preventive medications without having to meet the deductible, and they will instead only be subject to coinsurance. Coinsurance paid under the benefit will not apply to the deductible but will apply to the out-of-pocket maximum. The drugs covered under this benefit include categories of prescription medications that are used for preventive purposes or conditions such as:

- High blood pressure
- High cholesterol
- Asthma
- Heart disease

A list of commonly prescribed preventive medications available under this benefit can be found under "Benefit notifications" on the Express Scripts home page.

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