

Medco Prescription Drug Plan

- Three tier drug plan includes:
 - Tier One: \$5, generics
 - Tier Two: \$25, preferred brand name drugs
 - Tier Three: \$50, non preferred brand name drugs
- May obtain up to a 30 day supply at retail pharmacy
- Information about the formulary is available at the DER web site, <http://city.milwaukee.gov/der/Benefits2012> and clicking on link "Pharmacy Manager – Medco" then clicking on "Medco formulary information" and putting in the name of your medication; or by calling Medco or visiting medco.com.

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- Mail order is available through Medco with a three month supply for a two month co-pay
- When there is a generic equivalent medication, member will pay the brand co-pay plus the cost difference between the generic and brand medication. In this case member has option of:
 - Paying the higher cost
 - Paying the generic cost
 - When the brand is medically necessary, having their provider prepare a request for exception for the specific brand name drug that has a generic equivalent medication

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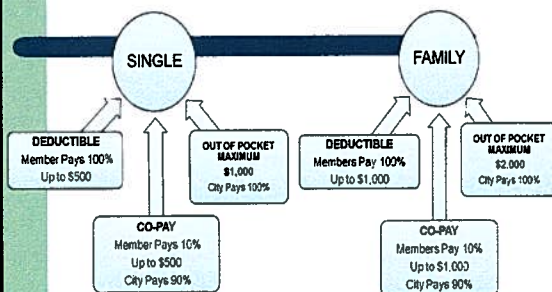
Process for Paying Employee costs

- Member has medical service
- Provider bills UHC for service
- UHC responds to provider
- Provider bills member after UHC responds
- Member sends payment to provider
- Member may use flexible spending medical account debit card from e-flex group.
- Some providers may request deductible and/or co-insurance up front. This is not normal procedure, but happens.

Flexible Spending Medical

- Funds can be used for any out of pocket medical costs
- Member needs to enroll and select a goal amount **during open enrollment** for FSA
- Member has until March 15 of following year to use current year funds
- Benefit is that money is taken out "pre-tax" and total goal amount can be used any time during the year

Out of Pocket Costs



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Member Premium

- Based on four tier
- Based on twice monthly deductions
- This is member contribution, or premium contribution to be enrolled in plan.

City of Milwaukee Health Insurance Benefit Design 2012

Deductibles, Co-pays and Out-of-Pocket Maximum

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UHC Choice Plan Benefit Design Deductible

- Deductible: amount member pays at 100%
- Member is employee, spouse or dependent
- **Member pays no more than the first \$500** for medical services.
 - office visit,
 - urgent care,
 - emergency room,
 - hospital, or other medical services.
- Each family, regardless of size, pays no more than \$1000 deductible
- Member with no bills has no deductible

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UHC Choice Plan Co-insurance

- Co-insurance: amount member pays at 10%.
- Member is employee, spouse or dependent.
- Each **member pays 10%** co-insurance after deductible is satisfied, but no more than \$500 per member for medical services.
- Each family, regardless of size, pays no more than \$1000 in co-insurance for medical services.
- Member with bills less than \$500 have no co-insurance.

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UHC Choice Out-of-Pocket Maximum

- Out of pocket maximum: City/UHC pay 100% of cost at this for additional medical services.
- After a member spends \$1000 out of pocket (up to \$500 deductible and up to \$500 co-insurance) member reaches out of pocket maximum and City/UHC pay for eligible medical services at 100% for the rest of the year
- After all family members reach \$2000 out of pocket maximum (up to \$1000 deductible and up to \$1000 co-insurance), family reaches out of pocket maximum and City/UHC pay for eligible medical services at 100% for rest of year.

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UHC Choice Plan Allowable costs

- Member and family deductible and co-pay are based on the "allowable" amount, not the billed amount
- Members can go to www.myuhc.com to view their claims record, see where they are at relative to deductibles, co-insurance and out of pocket maximum

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UHC Choice Plan Preventive Services

- Preventive Services, as defined by UHC, are covered at 100% by the Plan
- Preventive Services do not include **treatment** for a health condition
- Preventive Services are limited to:
 - Annual check-up
 - Age and gender appropriate screening
 - Well baby care
- For information on Preventive Services go to: <http://city.milwaukee.gov/der/Benefits2012/Preventive.htm>

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