

Kenyon College

July 2017 Medical & Rx Plan *Proposed* Changes

In-Network Benefits	Basic Plan - Current	Basic Plan - <i>Proposed</i>	Premium Plan - Current	Premium Plan- <i>Proposed</i>
Medical Plan				
Deductible (single/family)	\$500 / \$1,000	\$1,000 / \$2,000	\$250 / \$500	\$500 / \$1,000
Coinsurance (paid by employee)	30%	30%	20%	20%
Out of Pocket Maximum (single/family)	\$3,500 / \$7,000	\$6,000 / \$12,000	\$1,250 / \$2,500	\$3,000 / \$6,000
Office Visit Copay	\$20	\$20	\$15	\$15
Urgent Care	Deductible then 30%	Deductible then 30%	Deductible then 20%	Deductible then 20%
Emergency Room	Deductible then 30%	Deductible then 30%	Deductible then 20%	Deductible then 20%
Wellness/Preventive Care	\$20 copay	Covered at 100% (no copays)	\$15 copay	Covered at 100% (no copays)
Prescription Drug Plan				
Deductible	\$75 / \$225	None	\$50 / \$150	None
Retail (30 day supply)				
Tier 1	20% after deductible, \$10 minimum / \$200 max	10%, \$10 minimum, \$100 max	20% after deductible, \$150 max	10%, \$10 minimum, \$100 max
Tier 2	20% after deductible, \$10 minimum / \$200 max	20%, \$25 minimum, \$150 max	20% after deductible, \$150 maximum	20%, \$25 minimum, \$150 max
Tier 3	20% after deductible, \$10 minimum / \$200 max	30%, \$50 minimum, \$250 max	20% after deductible, \$150 max	30%, \$50 minimum, \$250 max
Mail Order (90 day supply)	No coverage	\$20 / \$50 / \$100	\$15 / \$30 / \$45	\$20 / \$50 / \$100

Disclaimer: This plan design illustration has not yet been approved by Express Scripts, and is subject to change.

Rx Plan Care and Cost Management

- **Drug Quantity Management** - Aligns the dispensed quantity of prescription medication with FDA-approved dosage guidelines
- **Prior Authorization** - Monitors to ensure the appropriate medication at the appropriate time in therapy
- **Preferred Specialty Management** - Reduces waste by promoting the use of cost effective front line drugs in therapy classes where clinically available
- **Step Therapy** - Reduces waste by promoting the use of generics and cost effective front line drugs in therapy classes where clinically available
- **Fraud, Waste and Abuse** - Investigative service program that helps plan sponsors identify potential problem prescribers and members with unusual or excessive utilization patterns
- **Retrospective Drug Utilization** - Evaluates a prescription against a patient's prescription history and evidence-based guidelines to alert the prescribing physician to important, drug-specific, patient-specific health and safety issues