



Benefits Basics #4: How to Lower Your Prescription Drug Costs

Prescription drug costs continue to rise dramatically throughout the country. Here's what you need to know to lower these costs for both you and the Fund.

How Your Prescription Drug Coverage Works

To understand how to save money, you need to know how your prescription drug coverage works. Both the PPO Plan (Anthem BlueCross BlueShield Network) and HMO Plan (Health Plan of Nevada) pay for prescriptions based on their coverage tier:

PPO PRESCRIPTION DRUG PLAN

- 👉 **Tier 1:** generic drugs (lowest-cost medications)
- 👉 **Tier 2:** preferred brand drugs (mid-cost medications)
- 👉 **Tier 3:** non-preferred brand drugs (highest-cost medications)

HMO PRESCRIPTION DRUG PLAN

- 👉 **Tier 1:** lowest-cost medications
- 👉 **Tier 2:** mid-range medications
- 👉 **Tier 3:** highest-cost medications

As you can see from the chart below, the amount each plan pays depends on a drug's coverage tier and whether you obtain it from a retail pharmacy or through mail order.

	PPO Plan			HMO Plan		
	Tier 1 Generic	Tier 2 Preferred Brand	Tier 3 Non-Preferred Brand	Tier 1 Lowest-Cost	Tier 2 Mid-Range	Tier 3 Highest-Cost
In-Network Retail 30-day supply	\$5	Greater of 20% or \$20*	Greater of 45% or \$45*	\$25	\$50	\$75
Mail Order 90-day supply	\$0	\$30*	\$60*	\$62.50	\$125	\$187.50
Specialty Drugs** 30-day supply (Pre-approval required)	\$50	\$50*	\$50*	N/A	N/A	N/A

* If a generic equivalent is available, you will also need to pay the difference in price between the brand name drug and the generic drug.

** Specialty drugs are certain high-cost medications used to treat complex conditions.



How to Save Money

USE A NETWORK PHARMACY

For both the PPO Plan and HMO Plan, you must obtain prescription drugs from a network pharmacy. Otherwise, your prescription will not be covered.

Here's how to find an in-network pharmacy:

- **PPO Plan:** visit www.envisionrx.com to access the pharmacy locator or call the EnvisionRx Help Desk at **1-800-361-4542**.
- **HMO Plan:** visit www.myhpnonline.com to access the pharmacy locator or call the Health Plan of Nevada at **1-800-777-1840**.



USE THE LOWEST COST DRUG

Since generic drugs use the same active ingredients and are shown to work the same way as their brand-name counterparts, they have the same risks and benefits. However, doctors don't always automatically prescribe generic drugs. Be sure to ask whether a lower-priced equivalent is available.

USE THE MAIL ORDER SERVICE

If you take medications on a regular basis for chronic conditions such as high blood pressure, arthritis, diabetes and asthma, use the mail order service to save money on prescriptions. Your copays for a 90-day supply are lower than the same supply from a retail pharmacy, plus you get the convenience of home delivery.

Here's how to get started:

- **PPO Plan:** visit www.pharmacy.costco.com or call **1-800-607-6861**.
- **HMO Plan:** Download an order form from www.myhpnonline.com or call **1-800-777-1840**.

KNOW THE RULES

Both the PPO Plan and HMO Plan have pre-approval requirements, quantity limits and other rules for certain types of high-cost drugs. For details, check with your plan using the contact information above.

Other Tips to Save You Money

TAKE ADVANTAGE OF HEALTHCARE BLUEBOOK

Did you know that the price for the same health care service can vary by 200% to 500% depending on where you get care? You can save hundreds — even thousands — of dollars by using Healthcare Bluebook! This fast online tool helps you shop for affordable medical care in your area from high-quality providers.

Plus, if you choose certain providers, you may get a reward ranging from \$25 to \$100, depending on the service you receive. In fact, over 200 Healthcare Bluebook reward checks have already been mailed to Local 14 members!

To get started, visit www.healthcarebluebook.com/cc/teamsterslocal14. Use your last name and the last four digits of your SSN to log in, then search for the service you need.

KEEP YOUR PERSONAL INFORMATION UP TO DATE

It's important to keep our plan administrator, Zenith-American Solutions, up to date on any changes to your personal information, such as your marital status, dependents, address and phone number. You can make these changes by calling the Teamsters 14 Customer Service Line at **(702) 851-8286** or visiting the website at www.teamsters14healthfund.com.

KNOW YOUR BENEFITS

Teamsters Local 14 gives you two medical plan choices for you and your family: the PPO Plan and HMO Plan. You can change your medical plan once every 12 months. To find out more about what these plans cover, request an enrollment kit from Zenith-American Solutions. To change plans or who you cover, complete and return the enrollment form included in the kit.



CHECK OUT THE ENVISIONRX MOBILE APP

If you're in the PPO Plan, you can use the EnvisionRx mobile app to find network pharmacies, manage your prescription benefits and more. Just search 'EnvisionRx' in the iOS (iPhone) App Store or the Google Play (Android) App Store and download the app to your mobile device.



Teamsters 14 Customer Service Line

When you have questions, save time by calling the Teamsters 14 Customer Service Line to connect directly with Zenith-American Solutions representatives specialized in our benefit plans. You'll get through quickly and easily! Just call **(702) 851-8286**.