

PSC-CUNY Welfare Fund

Summary of Prescription Drug Benefits and Coverage

Coverage Period 10/01/2012 - 9/30/2013
for Enrolled Members and Eligible Dependents

Prescription Drug Benefit for Active Members

This is only a legally-required summary. More detailed information is available on the web at psccunywf.org or by phoning the Fund at (212) 354-5230, or by mail or visiting the Fund Office at 61 Broadway, 15th Floor, New York, NY 10006.

IMPORTANT QUESTIONS	ANSWERS	WHY THIS MATTERS
What is covered?	Medication required for treatment by a licensed provider that requires a prescription by law and regulation.	Terms of coverage relate to the medication. Certain food and vitamin regimens may be part of medical treatment but not covered under this benefit
Is this Benefit administered by the PSC-CUNY Welfare Fund?	No. It is administered by a Pharmacy Benefit Manager (PBM). That PBM is currently Express Scripts, Inc. The terms of the contract are set by the Board of the Trustees and negotiated with the PBM.	Much of the patient and provider and pharmacy contact is handled by a third-party. The Welfare Fund may act as advocate and arbiter. Many questions are better answered by the PBM.
Is there a Deductible?	There is no periodic deductible (monthly or annual).	A deductible factors into cost-sharing by a member This does not affect the benefit or cost-share.
Is there a Coinsurance?	Yes. There is a greater of 20% or a dollar amount depending on the drug category (generic / formulary / non-formulary) and the distribution channel (pharmacy or mail order). The co-pay increases to 35% after the second re-fill at a retail pharmacy.	A co-insurance factors into cost-sharing by a member.
Where can I get coinsurance information?	It is available on the Fund Website or by contacting the Fund Office at the phone number or address above or from the PBM.	Levels of payments and incentives are intended to make effective and cost-efficient use of the benefit
Is there an annual limit on ny coinsurance?	No.	Some forms of insurance have this stop-loss, but it is not part of the drug benefit
Is there an overall annual limit on what the Plan pays?	Yes. Benefits are no longer available in a calendar year once the Fund has expended \$10,000 on any individual. That member may continue to use the PBM mail order to continue with discounts.	Certain high utilizers may exceed the annual limit and face potentially significant out-of-pocket costs.
Are there services this benefit does not cover?	Yes. These are listed on the Fund Website : PSCCUNYWF.org or by contacting the Fund Office at the phone number or address above.	<i>Members and providers should note limitations and consider alternate courses of treatment.</i>

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Are there participating providers?	Yes. The pharmacies that participate with the PBM are extensive and distributed over a major national scale.	There may be a small number of non-participating stores where - if a prescription is urgent - out-of-pocket full payment may be required and reimbursement may be economically inferior
Are medications covered if given in a health facility?	No. Most institutions have medications incorporated in their billing system.	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered by drugs administered by my provider in the office?	No. This is typically incorporated in basic medical billing.	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered for infusion therapy?	No. Infusion therapy including the provider, equipment and medication is considered basic medical care.***	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered for diabetic medication?	No. By state law basic medical insurance must cover diabetic medication and associated supplies. ***	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered for injectable medication?	No. Injectable drugs are covered by the citywide PICA program (also administered by Express Scripts, Inc.) Members should have different Rx cards that apply to these prescriptions.***	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered for chemotherapy?	No. chemotherapy medication and drugs typically administered in conjunction are covered by the citywide PICA program (also administered by Express Scripts, Inc.). Members should have different Rx cards that apply to these prescriptions. ***	Clarification avoids excess billing and delays and potential rejection of claims
Am I covered while traveling outside the United States?	Typically covered drugs are purchased for payment in full and claims filed with the PBM for partial reimbursement.	Coverage is available but may not be on a par with that through pharmacies throughout the United States.
Where can I get more information?	On this website: psccunywf.org , or by calling the Fund office.	

*** The completeness and accuracy of these answers is not the responsibility of this Welfare Fund. Information is provided for your convenience, since the scope of benefits is not within our purview. More information may be available by directly contacting the appropriate carriers.