

The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.

Summary

OptumRx, the Medical Plan's pharmacy benefits manager, administers the plan's prescription drug program. Through this program, plan members can obtain the medications they require to treat an illness or ongoing condition. OptumRx offers a network of participating providers (including a mail-service pharmacy), maintains a formulary of preferred prescription medications, and processes claims.

Plan members should ask whether a generic drug is available before their doctor writes a prescription. They should bring a copy of the formulary to their doctor visits because non-formulary drugs are not covered. When a generic equivalent is available, the prescription drug program covers only the cost of the generic drug. If a plan member purchases a brand-name drug when a generic is available, he or she will pay more.

Plan members may use funds in their health savings accounts (HSAs) to pay for eligible prescription drugs. See Benefits Overview: Health Savings Account (HSA) on pensions.org for more information.

Preventive drugs

Certain prescription drugs related to specific conditions are designated as preventive. Under the HDHP/HSA, participants pay a flat dollar copay with no deductible for these designated preventive drugs. This means members have treatment options for chronic conditions, such as diabetes, high blood pressure, and depression, without having to pay the HDHP/HSA deductible by selecting drugs that are on the list of designated preventive drugs. See the Prescription Drug Cost Comparison chart below for the copay amounts that apply. The preventive drug list will be available on pensions.org before the Employer Agreement opens on Benefits Connect.

Maintenance medications

Maintenance medications are prescription drugs a patient regularly takes. These medications are often used to treat ongoing conditions, such as diabetes, high cholesterol, and high blood pressure.

Plan members can fill 30- and 90-day prescriptions at a retail pharmacy. Ordering a 90-day supply of maintenance medications through OptumRx Home Delivery service costs less than filling a prescription for the same quantity at a local pharmacy.

PRESCRIPTION DRUG COST COMPARISON		
Benefit	Retail 30 days/90 days	Mail order 90 days
Preventive generic	\$6/\$18 (Not subject to deductible)	\$15 (Not subject to deductible)
Preventive formulary brand	\$30/\$90 (Not subject to deductible)	\$75 (Not subject to deductible)
Preventive non-formulary brand	Not covered	
Generic	After deductible, 30% of cost; 30 days: \$150 max.	After deductible, 30% of cost; \$375 max.
Formulary brand	90 days: \$450 max.	
Non-formulary brand	Not covered	
Prescription drug copayment maximum	Part of the combined maximum out of pocket	
Combined maximum	\$6,750/member* \$13,500/family*	

* Includes in-network deductible, copayments, and prescription drug copays (reflects Affordable Care Act maximums for 2019).

Step therapy

Step therapy is a program that can make prescription drugs more affordable for most plan members and their families.

In step therapy, the covered prescription drugs are classified in steps, beginning with proven, cost-effective drugs, usually generics. These drugs have been approved by the FDA and have a history of successfully treating many medical conditions. More expensive drugs are then used only in the few situations where the generics fail to deliver the desired outcomes.

Prior authorization

When prior authorization is required, it means that more clinical information is needed about a patient's particular medical condition before OptumRx can confirm the medical necessity for the recommended prescription. A doctor or nurse can provide that information and request a prior authorization.

The goal is to ensure patients receive appropriate medications for their diagnoses.

Specialty medications

Specialty medications — typically used to treat complex conditions — often have product handling and distribution requirements, and need to be filled by BrivoRx, the plan's exclusive specialty pharmacy. High-cost injectable or oral medications are considered specialty medications. Call OptumRx at 855-207-5868 for information. If you are prescribed a specialty medication, contact BrivoRx at 855-427-4682.

Additional information

For more information, members can call OptumRx at 855-207-5868 or visit optumrx.com, where they can do the following:

- order and track refills
- make payments
- get statements
- view a personal prescription history
- estimate out-of-pocket prescription drug costs
- review benefit details, including the formulary
- read health and drug information
- find a participating pharmacy
- learn about mail-order pharmacy services for maintenance drugs

Members may also learn more about their prescription drug benefit by visiting pensions.org. There, they can view the formulary or learn about the following:

- step therapy
- prior authorization
- prescription drug updates and exclusions
- plan limitations

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.

