Plan summary



This chart explains what the Savings Plan covers and what your share of prescription costs will be.

Savings Plan

Under the State Health Plan, you can fill your prescriptions at any network pharmacy or have them delivered right to your door with home delivery from CVS Caremark Mail Service Pharmacy.

Savings Plan members do not pay copayments for prescriptions. Instead, you pay the full allowed amount until you meet your annual deductible. Then you pay only 20% of the allowed amount until you meet your coinsurance maximum.

	30-day supply Fill at any network pharmacy.	90-day supply Fill at select participating network pharmacies.
Tier 1	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.
Tier 2	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.
Tier 3	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.	You pay the full allowed amount until you meet your annual deductible. Then, you pay your coinsurance. Drug costs are applied to your coinsurance maximum. When you reach the maximum, you pay nothing.
Annual deductible	\$4,000 per individual/\$8,000 per family	
Coinsurance maximum	\$3,000 per individual/\$6,000 per family	

Note: When a Tier 1 generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic, plus the generic copayment.

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