

## MESSA ABC with 3-Tier Rx Overview

**If you have MESSA  
ABC with 3-Tier Rx and  
mandatory mail:**

You must order all 90-day prescriptions through Express Scripts home delivery. Specialty drugs are limited to a 30-day supply and must be obtained from a retail pharmacy or by mail order through Walgreen's Specialty Pharmacy.

- You pay the full cost of your prescriptions until your deductible is fully paid. After deductible, you are responsible for prescription copayments or coinsurance until your out-of-pocket maximum is reached.
- Save money by using the Express Scripts Pharmacy, our home delivery service.
- In most cases, if your doctor writes "Dispense as written" or "DAW," your cost will be higher.
- After your deductible is fully paid, if you take a brand name medication and a generic is available, you pay Tier 3 coinsurance plus the difference between the approved amount and the retail cost. Your doctor may request an exception in certain instances; call MESSA for details.
- If the approved amount is less than the copayment, you pay only the approved amount for the drug.
- Specialty drugs are limited to a 30-day supply and must be obtained from a retail pharmacy or Walgreen's Specialty Pharmacy.
- Select specialty drugs are limited to less than a 30 day supply.

|                                                                                                                                           | Up to 34-day supply                                    | 90-day supply                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|
| List of specific preventive medications in addition to those mandated by federal law are covered 100 percent with no deductible required. | No cost to you                                         | No cost to you                                          |
| After your deductible is met the following copayments or coinsurance apply:                                                               |                                                        |                                                         |
| <b>Tier 1</b><br>Generics                                                                                                                 | \$10 copayment                                         | \$25 copayment                                          |
| <b>Tier 2</b><br>Most brand drugs with no generic equivalent                                                                              | 20 percent coinsurance<br>\$40 minimum – \$80 maximum  | 20 percent coinsurance<br>\$100 minimum – \$200 maximum |
| <b>Tier 3</b><br>Most brand drugs with a generic equivalent or therapeutic alternative                                                    | 20 percent coinsurance<br>\$60 minimum – \$100 maximum | 20 percent coinsurance<br>\$150 minimum – \$250 maximum |

*The amount you pay for brand-name medications varies because coinsurance is based on the price of the drug when it is filled. If you obtain a Tier 3 drug when a Tier 1 drug is available, you will pay the Tier 3 coinsurance plus the difference in cost between the Tier 1 drug and the Tier 3 drug. A drug may switch from one tier to another. **Up to a 90-day supply of insulin may be obtained for the same amount as a 34-day supply from any in-network provider.***

To order medications through the Express Scripts pharmacy, go to [messa.org](http://messa.org) to register or log in to your member account. You may also call MESSA at 800.336.0013 or TTY 888.445.5614 for assistance.

See reverse side for important plan requirements.



Step Therapy

Cap on meds

# Money-saving features

## Prior authorization

To ensure compliance with FDA-approved safe prescribing guidelines, certain drugs require prior authorization before MESSA will cover them. Your doctor must submit documentation to support the need for the prescription.

This program manages the use of certain medications for which there are equally effective, less costly alternatives available.

Typically, drugs requiring prior authorization are:

- Associated with dangerous side effects
- Harmful when combined with other drugs
- Used only for certain health conditions
- Often misused or abused
- Prescribed when less expensive drugs might work better

If a prior authorization is not obtained for a drug that requires one, MESSA will not cover the medication.

## Step therapy

The 3-Tier Rx plans include step therapy, which helps keep costs down while still making sure you get the safest, most effective and reasonably priced drug available.

Drugs subject to step therapy require previous treatment with one or more preferred drugs before coverage is approved. This ensures all clinically sound and cost-effective treatment options are tried before more expensive drugs are prescribed.

If you just moved to the 3-Tier Rx plan and you are currently taking a drug requiring step therapy, you can continue on your medication as-is.

## Quantity limits

Another way we help keep costs lower for you is through our quantity limit program.

A quantity limit program limits the amount of medication that will be covered. Medications are limited based on FDA guidelines for appropriate and safe use.

If you are new to the 3-Tier plan and you have already received prior authorization that allows you a higher quantity of a prescribed and approved drug, you may continue to take your medication as-is until the prior authorization expires.

## What's not covered – excluded drugs

To help keep the cost of your plan down, a limited list of expensive prescription drugs is not covered. These excluded drugs have preferred alternatives with similar effectiveness, quality and safety but at a fraction of the cost to you and your plan.

If you fill a prescription for an excluded drug, you'll pay the full retail price.

For a list of excluded drugs, go to [messa.org](http://messa.org).

**Tip: If you are concerned about the cost of your prescription medication, ask your doctor or pharmacist if there is a less expensive and just as effective alternative.**



## Learn more

Call the MESSA Member Service Center at  
800.336.0013 or TTY 888.445.5614