

Important Prescription Benefit Information



Prepared Exclusively for:



MEBC – Auglaize County
Employees

elixirsolutions.com



Welcome to Elixir!

Dear Member:

This booklet contains important information about your prescription benefits.

There are a few things you should do to get the most out of your prescription benefits:

- 1) Register on our website at elixirsolutions.com
- 2) Call if you have questions at 800-771-4648

We look forward to serving you!

Your friends at Elixir

Welcome

MEBC – Auglaize County utilizes Elixir to administer the prescription drug plan.

Your Plan Benefit Details:

Effective: 1/1/2025

Elixir Group #10002211

Participating Pharmacy	Retail Pharmacy Network	Preferred Pharmacy Network	Mail Service
Maximum Day Supply Allowed	30 Days	90 Days	90 Days
Generic Copay	\$7	\$14	\$14
Preferred Brand Copay	\$35	\$70	\$70
Non-Preferred Brand Copay	50%	50%	50%
Specialty Copay	50% of the cost with a 30 day supply allowed per fill.		
Annual Rx/Medical Combined Deductible	\$1,900 per Individual, \$3,800 per Family beginning every January 1 st . Once you have met this amount, you will pay the above copays until the end of the benefit year, December 31 st , or until you reach the Out-of-Pocket maximum as stated below.		
Annual Rx/Medical Combined Out of Pocket Maximum	\$5,000 per Individual, \$7,000 per Family beginning every January 1 st . Once you have met this amount, you will pay \$0 copay until the end of the benefit year, December 31 st .		

Will I receive an ID card?

Prior to your effective date, you will receive a new UMR health insurance card which includes Elixir's logo. Show this card at any participating pharmacy when you get your prescription filled.

Online Benefits

2 Easy Ways to Register

- 1 Go to elixirsolutions.com
- 2 Call 800-771-4648



Fill out your member registration using your cardholder ID and you will have access to all your important prescription information including:

- View Your Claims History
- Find a Pharmacy
- Price a Drug
- Search Drugs & Alternatives
- Print a Temporary ID card
- Manage Your Family
- And Much More!

Once you are registered, you will have easy access to all of your prescription benefit information through any mobile device. If you are at your doctor's office and need to find out if the medication you are being prescribed is covered... check your phone. It's that easy!



Preferred Pharmacy Network

Need a Pharmacy? We have over 65,000 options

1. **Retail Pharmacies**—providing monthly fills
2. **Preferred Pharmacy Network**—retail pharmacies providing 90 day fills of maintenance medications
3. **Mail Order**—provides 90 day supply of maintenance medications



Want to Locate a Pharmacy?

1. Go to elixirsolutions.com
2. Login with your username and password
3. Click on 'Find a Pharmacy'
4. Search by City or State
5. Choose one of these pharmacies and your prescriptions will be covered according to your benefit plan

FAQs

What Copay will I pay for my medication?

Generic Copay: The amount you are required to pay for generic medications, which are low cost medications.

Preferred Brand Copay: The amount you are required to pay for formulary medications, which are high cost generics and low cost brand medications.

Non-Preferred Brand Copay: The amount you are required to pay for non-formulary medications, which are expensive brand medications that may have lower cost alternative(s).

Please refer to the copay structure table within this booklet. You will pay either the Generic copay or the Brand copay for drugs on the formulary. To determine if your medication is covered, please refer to the **Elixir Select Formulary**, which can be found by logging on to your Member Portal and clicking on *My Plan Information* → *Forms and Downloads*. Please ask your doctor to prescribe a Generic or Formulary drug whenever possible.

How can I find out more about cost savings?

Log into your Member Portal. Click on Rx Price Finder to find the cost of specific drugs and lower cost alternatives. Please discuss this information with your doctor. Switching to the preferred alternative will save you and your employer money.

I have a combined Medical/Rx deductible. How does Elixir work with my Health Plan?

You are required to pay the total discounted cost of prescriptions until the combined Medical/Rx deductible under the HDHP is met for the benefit year. After meeting the deductible, you are responsible for the copays until you reach your out-of-pocket maximum. Elixir will automatically submit all Rx claims to your Health Insurance Plan administrator for reimbursement.

Can I obtain a 90-day supply of my NEWLY prescribed medication?

Your prescription drug plan includes a “Starter Dose” program. Prior to getting a 90-day supply of any new medication, you must start with a 30-day supply at a participating retail pharmacy. This reduces waste in cases where your doctor tells you to stop taking the new medication early due to efficacy or side effects.

What is Step Therapy?

Step Therapy is a program designed for members to start with the most cost-effective and

safest medication before progressing to more costly or risky therapies. With Step Therapy, members are required to take a Step One medication before trying a Step Two medication. For more information, call 800-771-4648 and speak to a pharmacy benefit advisor.

Will I pay more if I choose to fill a Brand when a Generic is available?

Yes. If your brand drug has a generic equivalent, you will pay higher copay in addition to the difference in cost between the brand and generic prescription. The difference in cost is not applicable towards the annual Deductible or the annual Out of Pocket Maximum.

What is the difference between a brand and a generic?

Cost. The FDA requires that a generic drug have the same quality and performance as its brand counterpart. Generics are less expensive because they are not required to repeat costly clinical trials the brand drug completed, along with lower advertising, marketing and promotion costs. To find out if your drug offers a lower cost alternative, log into your Member Portal and price a medication under Rx Price Finder.

What if a doctor prescribes a drug and the pharmacy offers a generic instead?

Generic drugs provide significant value to both you and your employer. The FDA requires that generics have the same strength, purity and stability as the original brand product so they work the same as their brand equivalent. Whenever possible, you should use the generic over the brand equivalent, which will save you and your plan money without sacrificing effectiveness.



