



State of Wisconsin Pharmacy Benefit Programs FACT SHEET 2018

The State of Wisconsin Group Insurance Board (Board) contracts with a Pharmacy Benefit Manager (PBM) to provide administrative services to State of Wisconsin (State) and Wisconsin Public Employer (WPE) group health insurance program participants. For 2018, Navitus Health Solutions (Navitus) is the PBM.

Medicare eligible retirees and their dependents enrolled in the State and WPE programs receive their Medicare Part D prescription drug benefits from the Navitus MedicareRx (PDP) plan, underwritten by Dean Health Insurance (Dean). Navitus MedicareRx is a self-funded, employer group waiver plan (EGWP), offered by Dean, who contracts directly with Medicare. Supplemental wrap benefits are also provided to pay claims when the Medicare Part D plan does not pay (e.g. in the deductible phase and when participants reach the Medicare Part D coverage gap).

Pharmacy benefits are subject to the terms and conditions of uniform benefits under the fully-insured It's Your Choice (IYC) Health Plan, as well as benefits under the IYC Access Plan and the high deductible health plans (HDHP).

Pharmacy Benefit Structure

Pharmacy benefits are based on a four-tier design with various cost-sharing levels and applicable out-of-pocket limits (OOPL). In addition, participants who select a HDHP are also subject to a combined medical and pharmacy deductible:

Participant Cost Share for Prescription Drugs and Insulin

Level 1	\$5 copay	Preferred generic drugs and certain lower-cost preferred brand name drugs.
Level 2	20% coinsurance (\$50 max)	Preferred brand name drugs and certain higher-cost preferred generic drugs.
Level 3	40% coinsurance (\$150 max)	Non-preferred brand name drugs and certain high-cost generic drugs for which alternative/equivalent preferred generic and brand name drugs are covered.

Participant Cost Share for Specialty Prescription Drugs

Level 4	\$50 copayment	Includes <i>only</i> specialty drugs filled at a preferred specialty pharmacy. This is mandatory for commercial (non-Medicare) participants.
	40% coinsurance (\$200 max)	Specialty drugs filled at a pharmacy <i>other than</i> a preferred specialty pharmacy. This only applies for retirees with Medicare.

	IYC Health Plan	IYC HDHP	IYC Access Plan	IYC Access HDHP In-Network	IYC Access HDHP Out-of-Network
Plan Deductibles					
All Levels	None	\$1,500 / \$3,000 combined medical and pharmacy	None	\$1,500 / \$3,000 combined medical and pharmacy	\$2,000 / \$4,000 combined medical and pharmacy
Plan Out-of-Pocket Limits					
Level 1 & 2 Combined	\$600 / \$1,200	\$2,500 / \$5,000 combined medical and pharmacy	\$1,000 / \$2,000	\$2,500 / \$5,000 combined medical and pharmacy	\$3,800 / \$7,600 combined medical and pharmacy
Level 3	\$6,850 / \$13,700		\$6,850 / \$13,700		
Level 4 Preferred Pharmacy	\$1,200 / \$2,400		\$1,200 / \$2,400		
Level 4 Non-Preferred Pharmacy	\$6,850 / \$13,700		\$6,850 / \$13,700		

All prescription drug copayments/coinsurance apply toward the Federal Affordable Care Act (ACA) annual combined medical and prescription drug maximum out-of-pocket (MOOP) amounts.

Pharmacy Network

Most prescriptions are filled for a 30-day supply at participating retail pharmacies. However, State and WPE participants also have two options for receiving a 90-day supply of most maintenance medications:

1. The *Mail-Order* program uses a preferred mail-order pharmacy, currently [Serve You DirectRx](#), and participants can receive a 90-day supply for only two copays on many Level 1 and Level 2 drugs.
2. The *90-Day-At-Retail* program allows participants to receive a 90-day supply of many Level 1 and Level 2 drugs at their retail pharmacy. Three copays are required *except* for participants enrolled in the Navitus MedicareRx (PDP) plan.

In addition, the Navitus SpecialtyRx program provides two preferred, specialty pharmacies for participants to have their prescriptions for specialty medications filled: [Lumicera Health Services](#) and [UW Health Specialty Pharmacy](#).

Frequently asked questions and answers, and additional details about pharmacy benefits can be found on the [ETF](#), [Navitus](#) and [Navitus MedicareRx](#) web sites, and in the [It's Your Choice decision guides](#) that are updated and published annually by ETF

Pharmacy Benefit Programs Contact Information

Contact [Navitus](#) or [Navitus MedicareRx](#) for questions regarding pharmacy benefits, the formulary, pharmacy networks, cost savings programs and ID cards. Contact [ETF](#) for questions regarding benefit eligibility:

	Navitus Health Solutions	Navitus MedicareRx (PDP)	ETF
Phone	1-866-333-2757 (toll free)	1-866-270-3877 (toll free)	1-877-533-5020 (toll free) 1-608-266-3285 (Madison local)
Mail	P.O. Box 999 Appleton, WI 54912-0999	P.O. Box 1039 Appleton, WI 54912-1039	P.O. Box 7931 Madison, WI 53707-7931
Web	www.navitus.com *	medicarerx.navitus.com *	etf.wi.gov

* Participants must register for access on the Navitus and Navitus MedicareRx (PDP) web sites using their individual Member ID.

2017 Plan Statistics

Data provided by Navitus for the period January 1, 2017, through December 31, 2017.

	Commercial	Medicare	Total
Number of Eligible Participants in 2017	238,911	33,318	272,229
Number Participants Using Pharmacy Benefits in 2017	162,793	32,043	194,836
Percentage of Eligible Participants Using Benefits	68.14%	96.17%	71.57%
Total Prescriptions Filled	2,002,412	1,888,895	3,891,307
Total Cost (Includes plan & participant costs)	\$ 246,933,097	\$ 145,012,115	\$ 391,945,212

Prescriptions and Costs based on Pharmacy Type:

	Mail-Order	Standard Retail	90-Day Retail	Specialty Pharmacy
Prescriptions (Rx) Filled	91,772	2,675,032	1,106,720	17,783
Percentage of Total Rx	2.36 %	68.74 %	28.44 %	0.46 %
Total Cost of Rx Filled	\$ 11,587,774	\$ 216,816,328	\$ 86,557,077	\$ 76,984,033
Percentage of Total Cost	2.96 %	55.32 %	22.08 %	19.64 %

Prescriptions and Costs based on Drug Cost Share Level:

	Level 1	Level 2	Level 3	Level 4
Prescriptions (Rx) Filled	2,933,948	834,199	72,767	50,392
Percentage of Total Rx	75.40 %	21.44 %	1.87 %	1.30 %
Total Cost of Rx Filled	\$ 87,139,219	\$ 147,714,352	\$ 22,723,024	\$ 134,368,617
Percentage of Total Cost	22.23 %	37.69 %	5.80 %	34.28 %