



CHARTER TOWNSHIP OF  
**WATERFORD**  
MICHIGAN

# Pre-65 Retiree Education



# Agenda

- 1 Why the Change
- 2 What is Changing
- 3 Resources Available
- 4 Questions



# What's Changing? New Plan Effective 1/1/2022

Blue Cross Blue Shield	BCBS PPO 500
	In Network
<b>Preventive Services</b>	<b>Covered at 100% — Copays &amp; Deductibles Do Not Apply</b>
<b>Plan Year Deductible</b>	<b>Member Responsibility</b>
Individual	\$500
Family	\$1,000
Deductibles Reset	Calendar Year
<b>Coinsurance</b>	
Member Responsibility	20% up to
Individual	\$1,500
Family	\$3,000
<b>Major Medical Maximum</b>	
Individual	\$2,000
Family	\$4,000
What Applies to the Out-Of-Pocket Limit?	Deductibles & Coinsurance
<b>Provider Copays</b>	<b>Member Responsibility</b>
Primary Care	\$30 Copay
Telehealth	\$30 Copay
Specialist	\$30 Copay
Urgent Care Facility	\$30 Copay
Emergency Room	\$150 Copay ( <i>waived if admitted</i> )
<b>Prescription Drugs - Retail</b>	
Tier I – Generic	\$10 Copay
Tier II – Preferred Brand	\$40 Copay
Tier III - Non-Preferred Brand	\$80 Copay
<b>Prescription Drugs – Mail Order</b>	2x Retail Copay
<b>Annual Out-Of-Pocket Max.</b>	
Individual	\$6,600
Family	\$13,200

What Applies to the Out-Of-Pocket Limit? Deductibles, Coinsurance, Copays and Prescription Drug Costs

# Total Out of Pocket Maximum Explained

## Pre- Affordable Care Act

Unlimited Out of Pocket Expense  
(Includes all copays, deductible & out of pocket max)

\$2,000/\$4,000  
Out of Pocket Max

(includes deductible & Coinsurance)

Deductible

\$500/\$1,000

## New Plan Effective 1/1/2022

True Out of Pocket Max

\$6,600/\$13,200

(Includes all copays, deductible & out of pocket max)

\$2,000/\$4,000  
Out of Pocket Max

(includes deductible & Coinsurance)

Deductible

\$500/\$1,000

# Blue Cross Blue Shield Drug Formulary List

2021



Confidence comes with every card.®

## Preferred Drug List

**A copy of the latest drug formulary list will be saved to the Township website.**

[Create an Account & Download the Mobile App](#)

- View Plan Details
- Find a PCP & Participating Providers
- View your Claim Activity
- View EOB's
- Carry or View a Virtual ID card
- Order new or replacement ID Cards

# Resources

[www.medtipster.com](http://www.medtipster.com)



**Before you proceed: Let's determine which site can help you most.**



have your healthcare and afford it, too.™

If you are currently not a member of our program, you're in the right place. Please click the "enter" button to access the public Medtipster™ site for local pricing information on your prescriptions.

**Enter  
Medtipster™**



have your healthcare and afford it, too.™

If your Medtipster/free™ membership is sponsored by your employer or insurance company, click the link below. At Medtipster/free™, you can access prescription information, as well as convenient locations where otherwise costly prescriptions are free to members.



**Enter  
Medtipster/free™**

# Resources



Search drug prices

How GoodRx Works

Mobile App

Discount

Prices and coupons for 30 tablets of atorvastatin 20mg

Set your location for drug prices near you

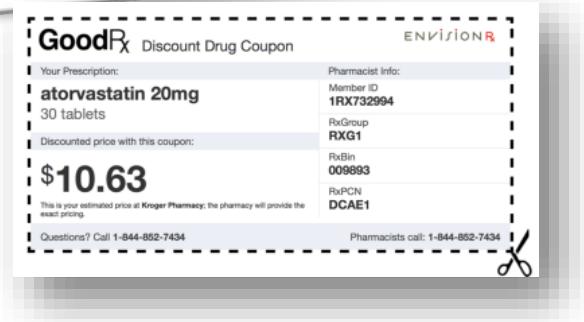
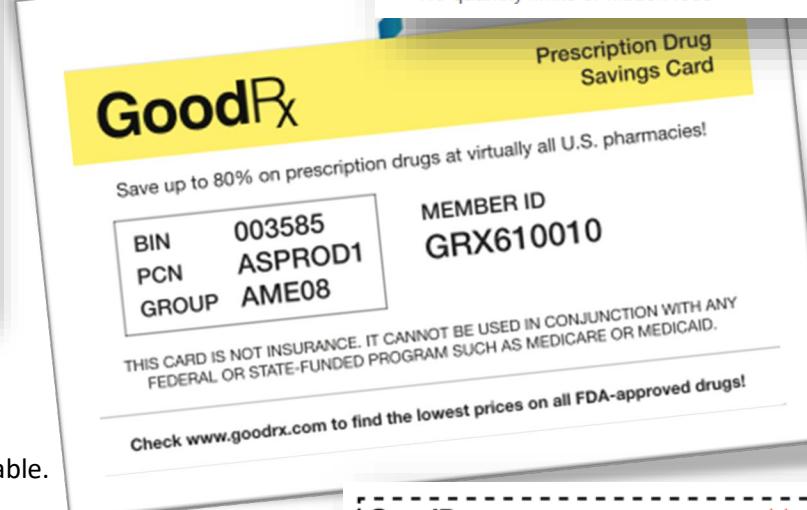
Hide mail order Prescription is for a pet

Pharmacy	Est. Cash Price	GoodRx Price with Coupon	Action
Safeway	\$54	\$9.95 with free coupon	GET FREE COUPON
Kroger Pharmacy	\$35	\$10.63 with free coupon	GET FREE COUPON
HealthWarehouse		\$11.70 purchase online	BUY ONLINE
Membership warehouse		\$12.54 with free coupon	GET FREE COUPON

## GoodRx Pharmacy Discount Card

Get a GoodRx Pharmacy Discount Card for free!

- Use this card for discounts of up to 80% on most prescription drugs at most U.S. pharmacies
- Get discounts for every member of your family with the same card (even pets!)
- No quantity limits or hidden fees



### What are GoodRx coupons?

GoodRx coupons will help you pay less than the cash price for your prescription.

Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

### How can GoodRx help me?

Good Rx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions. GoodRx is 100% free to use and you are not required to give any personal information.

### Can I use GoodRx and my insurance?

You can use a GoodRx discount instead of your prescription insurance if the cost is lower. Our coupons can't be used with insurance or to lower your co-pay.

You may want to contact your insurance company to find out if you can submit receipts for prescriptions purchased using GoodRx. Many insurance plans will allow you to submit receipts for potential reimbursement and/or credit towards your deductible and other policy limits.

# Thank You.



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