



CHARTER TOWNSHIP OF
WATERFORD
MICHIGAN

Pre-65 Retiree Education



Agenda

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



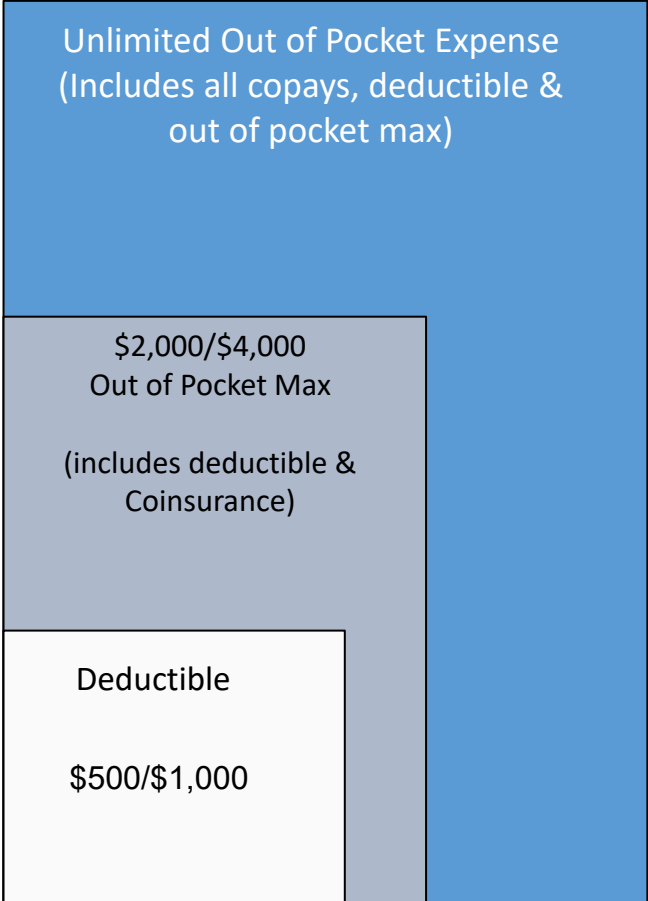
What's Changing? New Plan Effective 1/1/2022

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

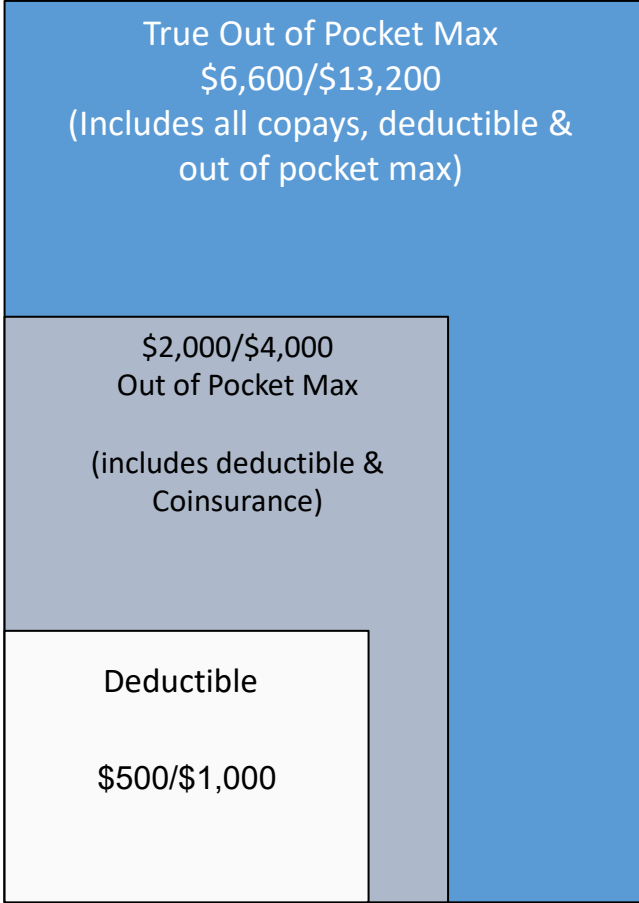
What Applies to the Out-Of-Pocket Limit? Deductibles, Coinsurance, Copays and Prescription Drug Costs

Total Out of Pocket Maximum Explained

Pre- Affordable Care Act



New Plan Effective 1/1/2022



Blue Cross Blue Shield Drug Formulary List

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

2021



Preferred
Drug List

[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

www.medtipster.com



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



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.



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.



Resources

Safeway

| | | |
|------------------------|----------------------------|---------------------------------|
| \$54 est cash price | \$9.95 with free coupon | GET FREE COUPON |
|------------------------|----------------------------|---------------------------------|

Kroger Pharmacy

| | | |
|------------------------|-----------------------------|---------------------------------|
| \$35 est cash price | \$10.63 with free coupon | GET FREE COUPON |
|------------------------|-----------------------------|---------------------------------|

HealthWarehouse

| | | |
|--|----------------------------|----------------------------|
| | \$11.70 purchase online | BUY ONLINE |
|--|----------------------------|----------------------------|

Membership warehouse
Name cannot be shown. Why not?

| | | |
|--|-----------------------------|---------------------------------|
| | \$12.54 with free coupon | GET FREE COUPON |
|--|-----------------------------|---------------------------------|

GoodRx Pharmacy Discount Card

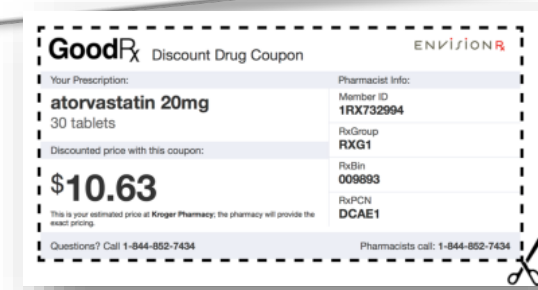
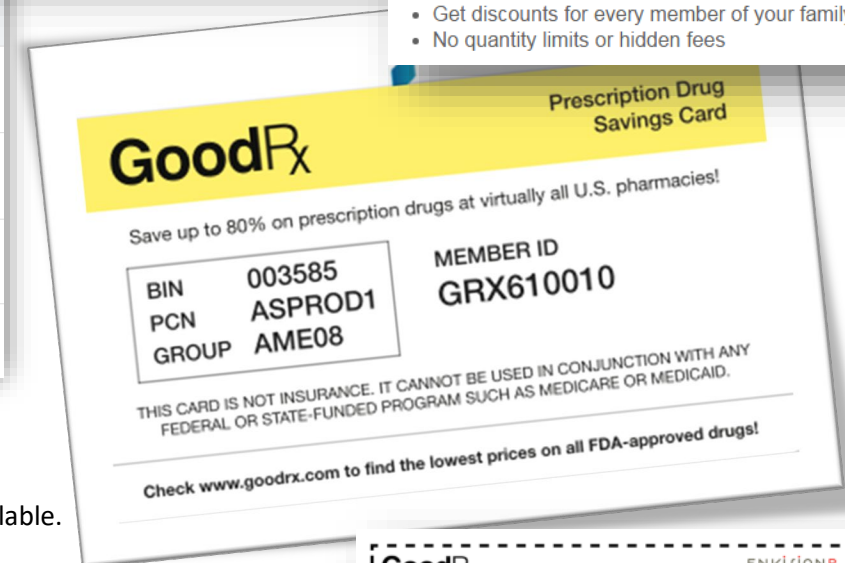
Get a GoodRx Pharmacy Discount Card for free!

- 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

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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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