

Benefit Overview

**Express Scripts Medicare® (PDP) for
LODA – Medicare Primary**

LODA - Medicare Primary

YOUR 2025 PRESCRIPTION DRUG PLAN BENEFIT

Here is a summary of what you will pay for covered prescription drugs across the different stages of your Medicare Part D benefit. You can fill your covered prescriptions at a network retail pharmacy or through our home delivery service. (Your formulary includes drugs available through home delivery.) Please visit our website at express-scripts.com or call Express Scripts Medicare Customer Service for more information.

<u>Deductible stage</u>	You pay a \$590 yearly deductible for covered brand-name medications. Covered generic drugs will not be subject to a deductible. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.			
<u>Initial Coverage stage</u>	After you pay your yearly brand-only deductible, you will pay the following until your total yearly drug costs (what you and the plan pay) in this plan year reach \$2,000. The tier level of covered drugs is listed in your formulary. If the drug is not listed, you can get this information by calling Express Scripts Medicare Customer Service at the numbers on the back of this document.			
	Tier	Retail One-Month (up to a 34-day) Supply	Retail Three-Month (90-day) Supply	Home Delivery Three-Month (up to a 90-day) Supply
Tier 1: Generic Drugs (deductible does not apply)	\$7 copayment (deductible does not apply)	\$21 copayment (deductible does not apply)	\$7 copayment (deductible does not apply)	
Tier 2: Preferred Brand Drugs	\$25 copayment	\$75 copayment	\$50 copayment	
Tier 3: Non-Preferred Drugs	75% coinsurance	75% coinsurance	75% coinsurance	
Tier 4: Specialty Tier Drugs	25% coinsurance	25% coinsurance	25% coinsurance	
You may receive up to a 90-day supply of certain maintenance drugs (medications taken on a long-term basis) by mail through Express Scripts® Pharmacy. There is no charge for standard shipping. Not all drugs are available at a 90-day supply.				

Additional Protection—Catastrophic Coverage stage	<p>If you reach the Catastrophic Coverage stage, you pay nothing for covered Part D drugs.</p> <p>You may have cost sharing for excluded drugs that may be covered under our enhanced benefit, if our plan covers additional drugs not normally covered by Medicare Part D.</p>
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Coverage for Vaccines

Your plan covers a number of vaccinations. Rules associated with vaccine drugs and their administration can be complicated. Consider contacting Customer Service (phone numbers are on the back of this document) before getting any vaccination so that you have a complete understanding of your costs.

Long-Term Care (LTC) Pharmacy

If you reside in an LTC facility, you pay the same as at a network retail pharmacy. LTC pharmacies must dispense brand-name drugs in amounts of 14 days or less at a time. They may also dispense less than a one-month supply of generic drugs at a time. Contact your plan if you have questions about cost sharing or billing when less than a one-month supply is dispensed.

Out-of-Network Coverage

You must use Express Scripts Medicare network pharmacies to fill your prescriptions. Covered Medicare Part D drugs are available at out-of-network pharmacies only in special circumstances, such as illness while traveling outside of the plan’s service area where there is no network pharmacy. You will need to pay the full cost of a prescription filled at an out-of-network pharmacy and request reimbursement. If the claim qualifies for reimbursement, you may be reimbursed for the amount that the plan would have paid had the prescription been filled at a network pharmacy, but no more than that. (Prescriptions filled outside of the United States are not covered.) Please contact Express Scripts Medicare Customer Service at the numbers on the back of this document for more details.

IMPORTANT PLAN INFORMATION

- The service area for this plan is all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands and American Samoa. You must live in one of these areas to participate in this plan. If you move out of the service area, please contact the Virginia Department of Human Resource Management (DHRM) to change your address.
- You are eligible for this plan if you are entitled to Medicare Part A and/or are enrolled in Medicare Part B, are a U.S. citizen or are lawfully present in the United States, and are eligible to participate in LODA – Medicare Primary.
- The amount you pay may differ depending on what type of pharmacy you use; for example, retail, home infusion, LTC or home delivery.
- If your doctor prescribes less than a full month’s supply of certain drugs, you will pay a daily cost-sharing rate based on the actual number of days of the drug that you receive.
- To find a network pharmacy near you, visit our website at [express-scripts.com/pharmacies](https://www.express-scripts.com/pharmacies).
- Your plan uses a formulary – a list of covered drugs. The amount you pay depends on the drug’s tier and on the coverage stage that you’ve reached. From time to time, a drug may move to a different tier. If a drug you are taking is going to move to a higher (or more expensive) tier, or if the change limits your ability to fill a prescription, Express Scripts will notify you before the change is made. There are limitations as to when a plan can make any formulary changes that will immediately affect beneficiaries. Refer to your formulary for information regarding limitations to formulary changes.
- A PDF of our printed drug list for 2025 will be available by logging into [express-scripts.com/documents](https://www.express-scripts.com/documents) beginning on October 15, 2024.
- Most adult Part D vaccines are covered at no cost to you.

- The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.
- Your healthcare provider must get prior authorization from Express Scripts Medicare for certain drugs.
- Some retail pharmacies in your plan only provide a one-month supply of your covered prescriptions at the one-month supply cost share.
- Your cost-sharing amount may differ from the information shown in this chart if you use a home delivery pharmacy other than Express Scripts® Pharmacy. Other pharmacies are available in our network.
- Starting in 2025, the Medicare Prescription Payment Plan is a new payment option to help you manage your out-of-pocket drug costs. This new payment option works with your current drug coverage, and it can help you manage your drug costs by spreading them across **monthly payments that vary throughout the year (January – December). This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**
- If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost.
- If you request an exception for a non-formulary drug and Express Scripts Medicare approves the exception, you will pay the cost-sharing amount set by your plan for that drug.
- When you use your Part D prescription drug benefits, Express Scripts Medicare sends you an *Explanation of Benefits* (Part D EOB), or summary, to help you understand and keep track of your benefits. You may also be able to receive a copy electronically by visiting our website, **express-scripts.com**, or by contacting Express Scripts Medicare Customer Service at the phone numbers on the back of this document.
- To maintain your Part B benefits, you must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party. Eligible LODA participants will be reimbursed for their Part B premium.
- If Medicare has determined that you should be assessed a Part D late enrollment penalty, LODA – Medicare Primary will not deduct or bill the penalty amount at this time. However, if you feel that you should not have a penalty, be sure to respond to any requests to document your previous creditable coverage. You may also contact Medicare directly to resolve this matter. Even though LODA will not collect the penalty amount from you at this time, if you move to another (non-LODA) Part D plan, you will carry an unresolved penalty with you.
- You may disenroll from Express Scripts Medicare for LODA – Medicare Primary prospectively at any time; however, once disenrolled, you cannot re-enroll. There is no other Medicare Part D plan available under the LODA Health Benefits Plans. Also, a break in creditable prescription drug coverage of 63 or more days may result in a higher Medicare Part D premium and a gap in your prescription drug coverage.

Cancellation of coverage in this plan will allow for a Special Enrollment opportunity in other (non-LODA) Medicare prescription drug coverage.

For an explanation of your plan's rules, contact Express Scripts Medicare Customer Service at the numbers on the back of this document or review the *Evidence of Coverage* (EOC) by visiting our website, **express-scripts.com/documents**. You can request a copy of the EOC by calling Express Scripts Medicare Customer Service.

Does my plan cover Medicare Part B or non-Part D drugs?

Express Scripts Medicare does not cover drugs that are covered under Medicare Part B as prescribed and dispensed, or any other non-Part D drugs. Generally, we only cover drugs, vaccines, biological products and medical supplies associated with the delivery of insulin that are covered under the Medicare prescription drug benefit (Part D) and that are on our formulary.

Will my income affect my cost for Medicare Part D coverage?

Some people may pay an extra amount called the Part D Income-Related Monthly Adjustment Amount (Part D-IRMAA) because of their yearly income. If you have to pay an extra amount, Social Security –

not your Medicare plan – will send a letter telling you what the extra amount will be and how to pay it. If you have any questions about this extra amount, contact Social Security at 1.800.772.1213 between 8 a.m. and 7 p.m., Monday through Friday to speak with a representative. Automated messages are available 24 hours a day. TTY users should call 1.800.325.0778.

Read the *Medicare & You* 2025 handbook.

The *Medicare & You* handbook has a summary of Original Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. You can get a copy at the Medicare website (<https://www.medicare.gov>) or by calling 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

Express Scripts Medicare Customer Service

1.800.572.4098

24 hours a day, 7 days a week

We have free language interpreter services available for non-English speakers.

TTY: **1.800.716.3231**

You can also visit us on the Web at **[express-scripts.com](https://www.express-scripts.com)**.

This information is not a complete description of benefits. Call Express Scripts Medicare at the phone numbers above for more information.

Generally, if you are taking a drug on our 2025 formulary that was covered at the beginning of the year, Express Scripts Medicare will not discontinue or reduce coverage of the drug during the 2025 coverage year, except when a new, less expensive generic drug becomes available or when new adverse information about the safety or effectiveness of a drug is released. Please see your 2025 Formulary (List of Covered Drugs) for more information or contact Express Scripts Medicare Customer Service at the numbers above to find out if a drug is covered.

Important Message About What You Pay for Insulin – You won't pay more than \$35 for a one-month supply for each insulin product covered by our plan, no matter its cost-sharing tier. If your plan covers insulin at a lower cost-sharing amount, you will pay the lower amount. If your plan has a deductible, there is no deductible for covered insulins.

Availability of this specific plan within LODA – Medicare Primary beyond the end of the current contract year is not guaranteed.

This document can be requested in braille. Please call Customer Service at the phone numbers listed above for assistance.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1.800.268.5707** (TTY: **1.800.716.3231**).

For questions about enrollment and eligibility, refer to your annual rate notification materials or contact your LODA – Medicare Primary Benefits Administrator.

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Express Scripts Medicare (PDP) is a prescription drug plan with a Medicare contract.
Enrollment in Express Scripts Medicare depends on contract renewal.

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