

MESSA 3-Tier Rx

MESSA 3-Tier Rx plans cover thousands of safe and effective medications. By encouraging the use of generic and lower-cost brand drugs, 3-Tier Rx helps lower health plan premiums.

To help protect your health and minimize your costs, drugs that have proven track records and are the least expensive are in the lowest tiers.

We offer **MESSA 3-Tier Rx** or **MESSA 3-Tier Rx with mandatory mail**.

Switching to MESSA 3-Tier Rx with mandatory mail from MESSA Saver Rx can reduce a group's total medical premium by about 5 percent.

MESSA 3-Tier Rx

Where to get your medication depends on which plan you have

Rx plan	Up to 34-day Rx	90-day Rx	Up to 30-day specialty Rx
3-Tier Rx	Retail pharmacy	Retail pharmacy or Express Scripts Pharmacy (optional home delivery by mail)	Retail pharmacy or Mail order through Walgreens Specialty Pharmacy
3-Tier Rx with mandatory mail*	Retail pharmacy	Express Scripts Pharmacy (required home delivery by mail)	

**The 3-Tier Rx with mandatory mail plan requires you to obtain certain long-term maintenance medications through Express Scripts. If a drug is on the list of medications requiring home delivery, it will not be covered if you obtain it from a retail pharmacy. You can go to a local pharmacy for short-term prescriptions, such as antibiotics or medications that have a limited supply.*

What you pay for a prescription from an in-network pharmacy

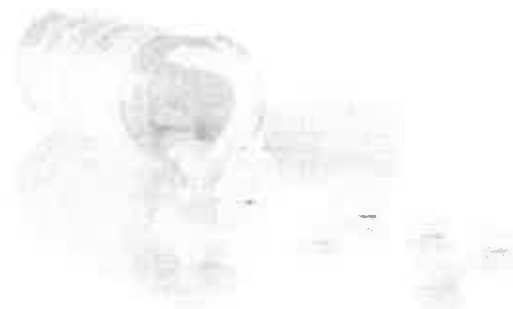
MESSA 3-Tier Rx plans split brand name prescriptions into two tiers. The addition of a third tier for more expensive brand drugs or drugs that have a generic equivalent reduces the plan cost.

The amount you pay for a prescription varies depending on its tier.

	Up to 34-day supply	90-day supply
Specific preventive medications mandated by federal law are covered 100 percent with no deductible required. Age and gender limits apply.	No cost to you	No cost to you
Tier 1 Generics	\$10 copayment	\$25 copayment
Tier 2 Most brand drugs with no generic equivalent	20 percent coinsurance \$40 minimum- \$80 maximum	20 percent coinsurance \$100 minimum- \$200 maximum
Tier 3 Most brand drugs with a generic equivalent or therapeutic alternative	20 percent coinsurance \$60 minimum- \$100 maximum	20 percent coinsurance \$150 minimum- \$250 maximum

*Note: The amount you pay for brand name medications varies because coinsurance is based on the price of the drug when it is filled. If you obtain a Tier 3 drug when a Tier 1 drug is available, you will pay the Tier 3 coinsurance plus the difference in cost between the Tier 1 drug and the Tier 3 drug. A drug may switch from one tier to another. **Up to a 90-day supply of insulin may be obtained for the same copayment as a 34-day supply from any in-network provider.***

About 85 percent of drugs filled by MESSA members and their dependents are generic



Money-saving features

Prior authorization

To ensure compliance with FDA-approved safe prescribing guidelines, certain drugs require prior authorization before MESSA will cover them. Your doctor must submit documentation to support the need for the prescription.

This program manages the use of certain medications for which there are equally effective, less costly alternatives available.

Typically, drugs requiring prior authorization are:

- Associated with dangerous side effects
- Harmful when combined with other drugs
- Used only for certain health conditions
- Often misused or abused
- Prescribed when less expensive drugs might work better

If a prior authorization is not obtained for a drug that requires one, MESSA will not cover the medication.

Step therapy

The 3-Tier Rx plans include step therapy, which helps keep costs down while still making sure you get the safest, most effective and reasonably priced drug available.

Drugs subject to step therapy require previous treatment with one or more preferred drugs before coverage is approved. This ensures all clinically sound and cost-effective treatment options are tried before more expensive drugs are prescribed.

If you just moved to the 3-Tier Rx plan and you are currently taking a drug requiring step therapy, you can continue on your medication as-is.

Quantity limits

Another way we help keep costs lower for you is through our quantity limit program.

A quantity limit program limits the amount of medication that will be covered. Medications are limited based on FDA guidelines for appropriate and safe use.

If you are new to the 3-Tier plan and you have already received prior authorization that allows you a higher quantity of a prescribed and approved drug, you may continue to take your medication as-is until the prior authorization expires.

What's not covered – excluded drugs

To help keep the cost of your plan down, a limited list of expensive prescription drugs is not covered. These excluded drugs have preferred alternatives with similar effectiveness, quality and safety but at a fraction of the cost to you and your plan.

If you fill a prescription for an excluded drug, you'll pay the full retail price.

For a list of excluded drugs, go to messa.org.

Tip: If you are concerned about the cost of your prescription medication, ask your doctor or pharmacist if there is a less expensive and just as effective alternative.



Learn more

Call the MESSA Member Service Center at
800.336.0013 or TTY 888.445.5614