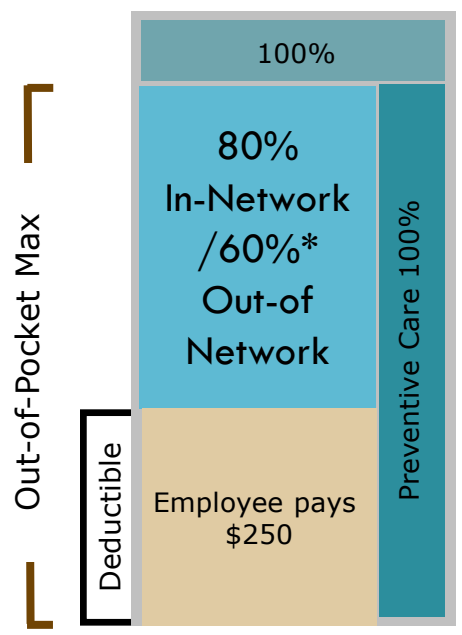


# How Your Plan Works

Mount St. Mary's University

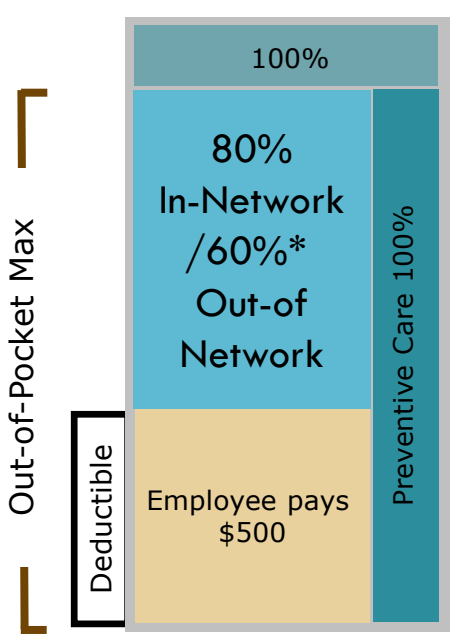
## 2019 Medical Benefits

\*In/Out-of-Network



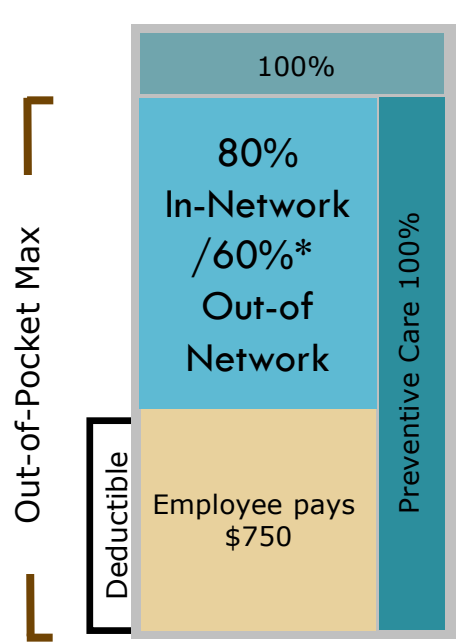
EMPLOYEE ONLY  
\$250 Deductible

\*\$2,000 Out-of-Pocket Max



EMPLOYEE & ONE DEPENDENT  
\$500 Deductible

\*\$4,000 Out-of-Pocket Max



EMPLOYEE & 2 or MORE  
\$750 Deductible

\*\$6,000 Out-of-Pocket Max

*Medical claims are paid at 100% once annual Out-of-Pocket Maximum is met*

# Prescription Drug Benefits – True Rx



Mount St. Mary's University

	Retail Pharmacy (30 or 90-Day Supply)	Mail Order (90-Day Supply)
<b>Generic</b>	20%	20%
<b>Preferred Brand</b>	20%	20%
<b>Non-Preferred Brand</b>	40%	40%
<b>Specialty Care Rx</b>	20% (\$100 Max. Co-Pay)	N/A (see plan document)
<b>Out-of-Pocket Max</b>	<b>In-Network</b>	<b>Non-Network</b>
Employee Only	\$1,000	\$1,000
Employee +1	\$2,000	\$2,000
Employee +2 or more	\$3,000	\$3,000

- No Deductible for prescriptions.
- Prescription claims are paid at 100% after annual Rx Out-of-Pocket Maximum has been met