



**PCI Insurance, Inc. – ChamberAdvantage Plan for Small Businesses
Incentive Rx Prescription Drug Card Program
Summary of Benefits**

DEDUCTIBLE	RETAIL	MAIL SERVICE	FORMULARY
\$0	\$20/\$40/\$55	\$40/\$80/\$95	INCENTIVE

PRESCRIPTION DRUG	PRESCRIPTION DRUG OPTION	
	RETAIL PHARMACY	MAIL SERVICE PHARMACY
Benefit Period	Contract Year	
Deductible	None	
Prescription Drug - Prescription Drug Card <i>Retail 31 day supply; Mail Order 90 day supply</i>	\$20 Generic/\$40 Brand Formulary/\$55 Non-Formulary Copay	\$40 Generic/\$80 Brand Formulary/\$95 Non-Formulary Copay
Formulary	Incentive	
Generic Substitution	Soft -When you purchase a brand drug that has a generic equivalent you will be responsible for the brand drug copayment plus the difference in cost between the brand and generic drugs, unless your physician requests that the brand name drug be dispensed	
Out-of-Pocket Maximum	Not Applicable	
Claim Submission	Pharmacy Files at Point-of-Sale	
Non-Network Pharmacy	Not Covered	

PRESCRIPTION DRUG CATEGORIES	
Contraceptives (oral and injectable)	Covered
Fertility Agents	Covered
Fluoride Products	Covered
Insulin and Diabetic Supplies	Covered
Smoking Deterrents (prescription)	Covered
Vitamins (prescription)	Covered
Weight Loss Drugs	Covered
Allergy Serum	Not Covered
Durable Medical Equipment	Not Covered
Prescription Hair Growth Products	Not Covered

CARE MANAGEMENT PROGRAMS	
Exclusive Pharmacy Provider	Applies - selected high cost prescription drugs are covered only when they are dispensed through an exclusive pharmacy provider.
Quantity Level Limits on selected prescription drugs	Applies – the quantity dispensed under your plan per new or refill prescription may be limited per recommended guidelines.
Managed Rx Coverage on selected prescription drugs	Applies – certain drug therapies may be monitored for appropriate usage and subject to case evaluation if recommended guidelines are exceeded.
Managed Prior Authorizations	Applies on select high cost drugs