

**Addendum to Natural Select Workbook for  
Members of the Oakland County Deputy Sheriff's Association  
Covered by the 312 Arbitration**

As you are aware, the recent 312 arbitration made certain modifications to your medical and prescription drug benefits. The results of the 312 arbitration came too late for the workbooks to be updated so please see below for a description of the changes made. **Please note these benefit changes will take place January 1, 2010.** Until that time, you remain under the current provisions of your medical and prescription drug plans.

**Blue Cross/ Blue Shield Traditional, Blue Preferred PPO:**

The office visit co-payment is increased from \$10 to \$20 (PPO).

The master medical deductible is increased from \$100 per person/\$200 per family to  
\$200 per person/\$400 per family.

**Comprehensive Major Medical-CMM Plan**

No Changes.

**Health Alliance Plan**

The office visit co-payment is increased from \$10 to \$20.  
The emergency room co-payment is increased from \$10 to \$25.

The prescription drug co-payment is increased from a flat \$5 to a three tier co-payment. See enclosed description of the three tier plan.

**Navitus Prescription Drug Plan (this covers all Blue Cross/Blue Shield Plans)**

The prescription drug co-payment is increased from a flat \$5 to a three tier co-payment. See enclosed description of the three tier plan.

*Reminder, if you have the Blue Choice POS plan, you must choose a new medical plan for 2010.*

*Note that life insurance amounts reflect your salary as of August 28, 2009 not your new rates.*

## **PRESCRIPTION DRUG PLANS**

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### **BLUE CROSS BLUE SHIELD MEDICAL PLANS**

This section applies to employees with the following medical plans:

- Blue Cross/Blue Shield Traditional Plan
- Blue Preferred Provider Organization Plan (PPO)
- Blue Comprehensive Major Medical Plan (CMM)

More information can be found at [www.navitus.com](http://www.navitus.com).

The Navitus formulary, or preferred drug list, includes prescription drugs established to be clinically sound and cost effective by a committee of physicians and pharmacists. The Pharmacy and Therapeutics (P&T) Committee at Navitus evaluates which drugs to include and exclude from the formulary list. Experts evaluate prescription drugs based on the following criteria:

- Effectiveness
- Side-effects
- Drug interactions
- Cost

Formulary (preferred drug list) additions, exclusions and coverage changes are made at the discretion of physicians and pharmacists on the Navitus P&T Committee. On-going evaluation of new and existing prescription drugs ensures the formulary is up-to-date, and meets patient health needs.

Therapeutic class reviews, a review of a group of drugs that are chemically similar, and have the same effect in the body, may also be carried out at each P&T Committee meeting. At least once a year the Navitus P&T Committee reviews the entire formulary (preferred drug list).

A three-tier prescription drug program is in effect for Oakland County employees. Under the three-tier program, the amount of the co-payment varies as shown below:

- Tier 1 – This is your lowest cost option, including many generic medications and a few brand name drugs. Your co-payment for Tier 1 prescriptions is \$5.00.
- Tier 2 – This offers more brand name options, including preferred brands and some generics. Your co-payment for Tier 2 prescriptions is \$10.00.
- Tier 3 – This is your most costly option with non-preferred brand medications. If your drug falls in Tier 3, discuss other options with your pharmacist or physician to determine if an alternative, less expensive medication in Tier 1 or 2 is appropriate for you. Your co-payment for Tier 3 prescriptions is \$25.00.

If you request a prescription be filled with a brand name drug and there is a generic available, you will be responsible for the full cost differential between the cost of the brand and the co-pay of the generic drug. If your doctor makes the request, you will be responsible for the tier 3 co-payment.

More information about Navitus, including participating pharmacies and formulary information, can be found at [www.navitus.com](http://www.navitus.com) or by calling (866) 333-2757.

You can obtain a three (3) month supply of medication by mail order or through your local pharmacy with one (1) copayment. This works especially well with maintenance drugs that are prescribed to you. To enroll or obtain the necessary forms regarding the mail order prescription service, contact WellDyne Rx at [www.navitus.com](http://www.navitus.com) and [www.ocbenefits.com](http://www.ocbenefits.com) or by calling (866) 490-3326.

Certain drugs are handled by Navitus Specialty Rx. In the event your physician prescribes a specialty drug, you may contact Navitus directly at 866-333-2757.

## **HAP MEDICAL PLAN**

This section applies to employees with Health Alliance Plan (HAP) HMO

More information can be found at [www.hap.org](http://www.hap.org) .

HAPs Ambulatory Pharmacy & Therapeutics Committee reviews and approves the drugs listed based on how well they work and how safe they are. If more than one drug is safe and works well in treating a disease in question, the committee will look at the cost of the drugs. The less expensive drug may be placed in a lower tier. Drugs may switch tiers without notice.

A three-tier prescription drug program is in effect for Oakland County employees. Under the three-tier program, the amount of the co-payment varies as shown below:

- Tier 1 – Most generic prescription covered drugs. Your co-payment for Tier 1 prescriptions is \$5.00.
- Tier 2 – Select brand prescription drugs. Your co-payment for Tier 2 prescriptions is \$10.00.
- Tier 3 – Brand prescription covered drugs with lower cost alternatives. This would include lifestyle prescription covered drugs (eg. Drugs for infertility, weight loss, erectile dysfunction) and injectable drugs. Your co-payment for Tier 3 prescriptions is \$25.00.

If a prescription is written DAW (Dispense As Written) by a physician for a brand name drug and there is a generic available, you will be responsible for the full cost differential between the cost of the brand and the co-pay of the generic drug unless the physician has filed an approved medical exception

More information about HAP, including participating pharmacies and formulary information, can be found at [www.hap.org](http://www.hap.org) or by calling (800) 422-4641.

With mail order you can obtain a three (3) month supply of medication with one (1) copayment. Mail order works especially well with maintenance drugs that are prescribed to you. Information regarding the mail order prescription service through Medco Health is available at [www.medcohealth.com](http://www.medcohealth.com) and [www.ocbenefits.com](http://www.ocbenefits.com).