

MaxorPlus: Missouri Educators' Trust Rx Plan 2

Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan



This is only a summary. If you want more detail about your coverage and costs, you can get additional information at www.maxorplus.com or by calling 1-800-687-0707. **This summary illustrates in-network benefits only.**

Prescription Benefit Important Questions	Answers	Why this Matters:		Limitations & Exceptions
What are my costs for prescription medications?	Your cost is determined based on the type of drug and the day supply obtained. See below.	Retail Pharmacy	Mail Order Pharmacy	
More information about prescription drug coverage is available at www.maxorplus.com	Generic drugs	\$10 co-pay/prescription	\$20 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Preferred brand drugs	\$30 co-pay/prescription	\$60 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Non-preferred brand drugs	\$60 co-pay/prescription	\$120 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Contraceptives	\$0 copay for generics and brands with no generic available	\$0 copay for generics and brands with no generic available	Per guidelines from Patient Protection and Affordable Care Act, generic contraceptives and brand contraceptives with no generic available are covered at \$0 copay Brands with generics available are covered at applicable tiered copay as listed above.

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

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Coverage Period: 07/01/2024 – 06/30/2025

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	Specialty drugs	20% up to \$100	n/a	<p>Covers up to a 30-day supply of Specialty Products. List of Specialty medications at www.maxorplus.com</p> <p>MET has arranged for Payer Matrix to assist you in obtaining financial assistance to get your specialty drugs. You need to enroll with Payer Matrix to obtain such assistance. If you enroll with Payer Matrix but are not provided financial assistance, you will be provided with benefits consistent with the benefits of this plan. If you are not eligible to enroll in Payer Matrix, you will be provided benefits consistent with the benefits of the plan. If you are eligible but refuse to enroll in Payer Matrix, you will have to pay the full cost of the drug.</p> <p>The Enhanced Care Management Program (ECMP) is being offered through our employee health plan and provides participating employees with additional specialty prescription resources to help better manage their diagnosed chronic health condition. The program is provided at no cost to you and does not require that you change doctors or medications. Participation in this program is mandatory for coverage of medications that are part of the ECMP program.</p>
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Prescription Benefit Important Questions	Answers	Why this Matters:	Limitations & Exceptions
Can I get a list of drugs showing generic, preferred or non-preferred status?	Yes	A formulary is a list of drugs showing the generic, preferred brand, and non-preferred brand status, which determines copay amounts. MaxorPlus Advantage Drug Formulary is located at www.maxorplus.com .	
Are there drugs that are not covered?	Yes	Certain drugs may not be covered under the Rx drug plan. Drugs may have certain quantity limitations or prior authorization requirements. See additional information on Page 3 Excluded Drugs and other Limitations or restrictions, or at www.maxorplus.com .	
Is there a deductible on prescriptions	No	A deductible would require you to pay the full cost of a prescription until that amount is met, at which time, the copayments above take effect.	
Is there an out-of-pocket limit on my expenses?	Yes (integrated with medical) \$2,000 individual \$4,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.	
Is there an overall annual limit on what the plan pays?	No	An annual plan limit is the total amount the health plan will pay for specific services such as prescription drugs per benefit year. This limit helps you plan for health care expenses.	
Does this plan use a network of pharmacies ?	Yes. See www.maxorplus.com or call 1-800-687-0707 for a list of participating providers.	The Rx plan requires you to use a network pharmacy . Prescriptions purchased at non-network pharmacies may be covered only in emergency situations, subject to the medical plans out of network deductible &/or coinsurance, or not covered. You will need to pay 100% of the cost of the drug, then submit a paper claim along with the receipt for possible reimbursement. The paper claim form can be found at www.maxorplus.com .	
Do I have to use Mail Order to obtain a 90 day supply?	No	You may use Maxor Mail Order for 90-day supply home delivery, which may save you time at the pharmacy as well as copays. 90-day supplies are available at local retail pharmacies for one copay per 30-day supply. To contact Maxor Mail Order, please call 800-687-8629.	
Do I have to use generic drugs only?	Yes	If you take a brand drug when a generic equivalent exists, you will pay the brand copay plus the cost difference between the brand and generic drug.	

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Excluded Services & Other Limitations or Restrictions:

Drugs Your Plan Does NOT Cover (including but not limited)		
<ul style="list-style-type: none">• Abortifacients• Allergy serums/extracts• Anabolic steroids• Antifungal topical nail lacquers• Arestin• Cosmetic agents (anti-wrinkle, hair growth, hair removal, depigmenting)• Blood, blood factors, blood plasma, or biological sera	<ul style="list-style-type: none">• Botox for hyperhidrosis• Devices, appliances, supplies, including garments and non-medicinal substances• Diagnostic agents• Fertility agents• Growth hormones for small gestational age• Homeopathic/natural legend products	<ul style="list-style-type: none">• Immunizations/Vaccines/ Toxoids indicated for travel only• Over the Counter drugs (except ACA)• Methadone• Nutritional supplements• Repackaged or unapproved by the FDA NDCs• Specific medications deemed of little added value over alternatives
Other restrictions		
<ul style="list-style-type: none">• Specialty medications allow initial fill at retail, then restricted to Maxor Specialty Pharmacy for subsequent fills.	<ul style="list-style-type: none">• Brand/Generic Copay Differential applies if the patient or physician requests a brand drug when a generic equivalent exists. Patient will pay the brand copay plus the cost difference between the brand and generic drug.	<ul style="list-style-type: none">• Retail Pharmacy - Refills require 80% intended usage by the prescriber of the current supply before allowed to fill. Mail Order Pharmacy – Refills require 85% intended usage by the prescriber of the current supply before allowed to fill. Controlled substances, including narcotics require 90% intended usage before refill allowed.

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Your Grievance and Appeals Rights:

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MaxorPlus: Missouri Educators' Trust Rx Plan 5

Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan



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Prescription Benefit Important Questions	Answers	Why this Matters:		Limitations & Exceptions
What are my costs for prescription medications?	Your cost is determined based on the type of drug and the day supply obtained. See below.	Retail Pharmacy	Mail Order Pharmacy	
More information about prescription drug coverage is available at www.maxorplus.com	Generic drugs	\$10 co-pay/prescription	\$15 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Preferred brand drugs	\$35 co-pay/prescription	\$75 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Non-preferred brand drugs	\$75 co-pay/prescription	\$150 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Contraceptives	\$0 copay for generics and brands with no generic available	\$0 copay for generics and brands with no generic available	Per guidelines from Patient Protection and Affordable Care Act, generic contraceptives and brand contraceptives with no generic available are covered at \$0 copay Brands with generics available are covered at applicable tiered copay as listed above.

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MaxorPlus: Missouri Educators' Trust Rx Plan 5

Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan

	Specialty drugs	\$100	n/a	<p>Covers up to a 30-day supply of Specialty Products. List of Specialty medications at www.maxorplus.com</p> <p>MET has arranged for Payer Matrix to assist you in obtaining financial assistance to get your specialty drugs. You need to enroll with Payer Matrix to obtain such assistance. If you enroll with Payer Matrix but are not provided financial assistance, you will be provided with benefits consistent with the benefits of this plan. If you are not eligible to enroll in Payer Matrix, you will be provided benefits consistent with the benefits of the plan. If you are eligible but refuse to enroll in Payer Matrix, you will have to pay the full cost of the drug.</p> <p>The Enhanced Care Management Program (ECMP) is being offered through our employee health plan and provides participating employees with additional specialty prescription resources to help better manage their diagnosed chronic health condition. The program is provided at no cost to you and does not require that you change doctors or medications. Participation in this program is mandatory for coverage of medications that are part of the ECMP program.</p>
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Prescription Benefit Important Questions	Answers	Why this Matters:	Limitations & Exceptions
Can I get a list of drugs showing generic, preferred or non-preferred status?	Yes	A formulary is a list of drugs showing the generic, preferred brand, and non-preferred brand status, which determines copay amounts. MaxorPlus Advantage Drug Formulary is located at www.maxorplus.com .	
Are there drugs that are not covered?	Yes	Certain drugs may not be covered under the Rx drug plan. Drugs may have certain quantity limitations or prior authorization requirements. See additional information on Page 3 Excluded Drugs and other Limitations or restrictions, or at www.maxorplus.com .	
Is there a deductible on prescriptions	No	A deductible would require you to pay the full cost of a prescription until that amount is met, at which time, the copayments above take effect.	
Is there an out-of-pocket limit on my expenses?	Yes (integrated with medical) \$3,500 individual \$7,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.	
Is there an overall annual limit on what the plan pays?	No	An annual plan limit is the total amount the health plan will pay for specific services such as prescription drugs per benefit year. This limit helps you plan for health care expenses.	
Does this plan use a network of pharmacies ?	Yes. See www.maxorplus.com or call 1-800-687-0707 for a list of participating providers.	The Rx plan requires you to use a network pharmacy . Prescriptions purchased at non-network pharmacies may be covered only in emergency situations, subject to the medical plans out of network deductible &/or coinsurance, or not covered. You will need to pay 100% of the cost of the drug, then submit a paper claim along with the receipt for possible reimbursement. The paper claim form can be found at www.maxorplus.com .	
Do I have to use Mail Order to obtain a 90-day supply?	No	You may use Maxor Mail Order for 90-day supply home delivery, which may save you time at the pharmacy as well as copays. 90-day supplies are available at local retail pharmacies for one copay per 30-day supply. To contact Maxor Mail Order, please call 800-687-8629.	
Do I have to use generic drugs only?	Yes	If you take a brand drug when a generic equivalent exists, you will pay the brand copay plus the cost difference between the brand and generic drug.	

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Excluded Services & Other Limitations or Restrictions:

Drugs Your Plan Does NOT Cover (including but not limited)		
<ul style="list-style-type: none">• Abortifacients• Allergy serums/extracts• Anabolic steroids• Antifungal topical nail lacquers• Arestin• Cosmetic agents (anti-wrinkle, hair growth, hair removal, depigmenting)• Blood, blood factors, blood plasma, or biological sera	<ul style="list-style-type: none">• Botox for hyperhidrosis• Devices, appliances, supplies, including garments and non-medicinal substances• Diagnostic agents• Fertility agents• Growth hormones for small gestational age• Homeopathic/natural legend products	<ul style="list-style-type: none">• Immunizations/Vaccines/ Toxoids indicated for travel only• Over the Counter drugs (except ACA)• Methadone• Nutritional supplements• Repackaged or unapproved by the FDA NDCs• Specific medications deemed of little added value over alternatives
Other restrictions		
<ul style="list-style-type: none">• Specialty medications allow initial fill at retail, then restricted to Maxor Specialty Pharmacy for subsequent fills.	<ul style="list-style-type: none">• Brand/Generic Copay Differential applies if the patient or physician requests a brand drug when a generic equivalent exists. Patient will pay the brand copay plus the cost difference between the brand and generic drug.	<ul style="list-style-type: none">• Retail Pharmacy - Refills require 80% intended usage by the prescriber of the current supply before allowed to fill. Mail Order Pharmacy – Refills require 85% intended usage by the prescriber of the current supply before allowed to fill. Controlled substances, including narcotics require 90% intended usage before refill allowed.

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- See MaxorPlus Standard Quantity Limit List* at www.maxorplus.com.

- Depo Provera Brand Contraceptive- 90 day supply allowed at retail for 3 retail copays
 - Estring-- 90 day supply allowed at retail for 3 retail copays
 - Aerochambers/Peak flow meters 1 per year
 - Seasonique/Seasonale- 91 day supply allowed at retail for 3 retail copays
 - Triptan medications (oral) for migraines are limited to 9 tablets/month.
- *list subject to change

- See complete MaxorPlus standard PA List* at www.maxorplus.com

- Step therapy drug classes
- Weight Loss medications
- Drug costs over \$2000 retail/ \$4000 at mail

*list subject to change

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact MaxorPlus Customer Service at 1-800-687-0707.

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MaxorPlus: Missouri Educators' Trust Rx Plan 8

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What are my costs for prescription medications?	Your cost is determined based on the type of drug and the day supply obtained. See below.	Retail Pharmacy	Mail Order Pharmacy	
More information about prescription drug coverage is available at www.maxorplus.com	Generic drugs	\$10 co-pay/prescription	\$20 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Preferred brand drugs	\$35 co-pay/prescription	\$70 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Non-preferred brand drugs	\$60 co-pay/prescription	\$120 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Contraceptives	\$0 copay for generics and brands with no generic available	\$0 copay for generics and brands with no generic available	Per guidelines from Patient Protection and Affordable Care Act, generic contraceptives and brand contraceptives with no generic available are covered at \$0 copay Brands with generics available are covered at applicable tiered copay as listed above.

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Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

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	Specialty drugs	20% up to \$100	n/a	<p>Covers up to a 30-day supply of Specialty Products. List of Specialty medications at www.maxorplus.com</p> <p>MET has arranged for Payer Matrix to assist you in obtaining financial assistance to get your specialty drugs. You need to enroll with Payer Matrix to obtain such assistance. If you enroll with Payer Matrix but are not provided financial assistance, you will be provided with benefits consistent with the benefits of this plan. If you are not eligible to enroll in Payer Matrix, you will be provided benefits consistent with the benefits of the plan. If you are eligible but refuse to enroll in Payer Matrix, you will have to pay the full cost of the drug.</p> <p>The Enhanced Care Management Program (ECMP) is being offered through our employee health plan and provides participating employees with additional specialty prescription resources to help better manage their diagnosed chronic health condition. The program is provided at no cost to you and does not require that you change doctors or medications. Participation in this program is mandatory for coverage of medications that are part of the ECMP program.</p>
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Are there drugs that are not covered?	Yes	Certain drugs may not be covered under the Rx drug plan. Drugs may have certain quantity limitations or prior authorization requirements. See additional information on Page 3 Excluded Drugs and other Limitations or restrictions, or at www.maxorplus.com .	
Is there a deductible on prescriptions	No	A deductible would require you to pay the full cost of a prescription until that amount is met, at which time, the copayments above take effect.	
Is there an out-of-pocket limit on my expenses?	Yes (integrated with medical) \$5,000 individual \$10,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.	
Is there an overall annual limit on what the plan pays?	No	An annual plan limit is the total amount the health plan will pay for specific services such as prescription drugs per benefit year. This limit helps you plan for health care expenses.	
Does this plan use a network of pharmacies ?	Yes. See www.maxorplus.com or call 1-800-687-0707 for a list of participating providers.	The Rx plan requires you to use a network pharmacy . Prescriptions purchased at non-network pharmacies may be covered only in emergency situations, subject to the medical plans out of network deductible &/or coinsurance, or not covered. You will need to pay 100% of the cost of the drug, then submit a paper claim along with the receipt for possible reimbursement. The paper claim form can be found at www.maxorplus.com .	
Do I have to use Mail Order to obtain a 90-day supply?	No	You may use Maxor Mail Order for 90 day supply home delivery, which may save you time at the pharmacy as well as copays. 90 day supplies are available at local retail pharmacies for one copay per 30 day supply. To contact Maxor Mail Order, please call 800-687-8629.	
Do I have to use generic drugs only?	Yes	If you take a brand drug when a generic equivalent exists, you will pay the brand copay plus the cost difference between the brand and generic drug.	

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MaxorPlus: Missouri Educators' Trust Rx Plan 9

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	Preferred brand drugs	\$35 co-pay/prescription	\$70 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Non-preferred brand drugs	\$75 co-pay/prescription	\$150 co-pay/prescription	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Contraceptives	\$0 copay for generics and brands with no generic available	\$0 copay for generics and brands with no generic available	Per guidelines from Patient Protection and Affordable Care Act, generic contraceptives and brand contraceptives with no generic available are covered at \$0 copay Brands with generics available are covered at applicable tiered copay as listed above.

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Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan

	Specialty drugs	20% up to \$150	n/a	<p>Covers up to a 30-day supply of Specialty Products. List of Specialty medications at www.maxorplus.com</p> <p>MET has arranged for Payer Matrix to assist you in obtaining financial assistance to get your specialty drugs. You need to enroll with Payer Matrix to obtain such assistance. If you enroll with Payer Matrix but are not provided financial assistance, you will be provided with benefits consistent with the benefits of this plan. If you are not eligible to enroll in Payer Matrix, you will be provided benefits consistent with the benefits of the plan. If you are eligible but refuse to enroll in Payer Matrix, you will have to pay the full cost of the drug.</p> <p>The Enhanced Care Management Program (ECMP) is being offered through our employee health plan and provides participating employees with additional specialty prescription resources to help better manage their diagnosed chronic health condition. The program is provided at no cost to you and does not require that you change doctors or medications. Participation in this program is mandatory for coverage of medications that are part of the ECMP program.</p>
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Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

MaxorPlus: Missouri Educators' Trust Rx Plan 9

Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan

Prescription Benefit Important Questions	Answers	Why this Matters:	Limitations & Exceptions
Can I get a list of drugs showing generic, preferred or non-preferred status?	Yes	A formulary is a list of drugs showing the generic, preferred brand, and non-preferred brand status, which determines copay amounts. MaxorPlus Advantage Drug Formulary is located at www.maxorplus.com .	
Are there drugs that are not covered?	Yes	Certain drugs may not be covered under the Rx drug plan. Drugs may have certain quantity limitations or prior authorization requirements. See additional information on Page 3 Excluded Drugs and other Limitations or restrictions, or at www.maxorplus.com .	
Is there a deductible on prescriptions	No	A deductible would require you to pay the full cost of a prescription until that amount is met, at which time, the copayments above take effect.	
Is there an out-of-pocket limit on my expenses?	Yes (integrated with medical) \$5,000 individual \$10,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.	
Is there an overall annual limit on what the plan pays?	No	An annual plan limit is the total amount the health plan will pay for specific services such as prescription drugs per benefit year. This limit helps you plan for health care expenses.	
Does this plan use a network of pharmacies ?	Yes. See www.maxorplus.com or call 1-800-687-0707 for a list of participating providers.	The Rx plan requires you to use a network pharmacy . Prescriptions purchased at non-network pharmacies may be covered only in emergency situations, subject to the medical plans out of network deductible &/or coinsurance, or not covered. You will need to pay 100% of the cost of the drug, then submit a paper claim along with the receipt for possible reimbursement. The paper claim form can be found at www.maxorplus.com .	
Do I have to use Mail Order to obtain a 90 day supply?	No	You may use Maxor Mail Order for 90 day supply home delivery, which may save you time at the pharmacy as well as copays. 90 day supplies are available at local retail pharmacies for one copay per 30 day supply. To contact Maxor Mail Order, please call 800-687-8629.	
Do I have to use generic drugs only ?	Yes	If you take a brand drug when a generic equivalent exists, you will pay the brand copay plus the cost difference between the brand and generic drug.	

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

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MaxorPlus: Missouri Educators’ Trust Rx Plan 9

Coverage Period: 07/01/2024 – 06/30/2025

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Coverage: Rx Plan

Excluded Services & Other Limitations or Restrictions:

Drugs Your Plan Does NOT Cover (including but not limited)		
<ul style="list-style-type: none">• Abortifacients• Allergy serums/extracts• Anabolic steroids• Antifungal topical nail lacquers• Arestin• Cosmetic agents (anti-wrinkle, hair growth, hair removal, depigmenting, or dental)• Blood, blood factors, blood plasma, or biological sera	<ul style="list-style-type: none">• Botox for hyperhidrosis• Devices, appliances, supplies, including garments and non-medicinal substances• Diagnostic agents• Fertility agents• Growth hormones for small gestational age• Homeopathic/natural legend products	<ul style="list-style-type: none">• Immunizations/Vaccines/ Toxoids indicated for travel only• Over the Counter drugs (except ACA)• Methadone• Nutritional supplements• Repackaged or unapproved by the FDA NDCs• Specific medications deemed of little added value over alternatives
Other restrictions		
<ul style="list-style-type: none">• Specialty medications allow initial fill at retail, then restricted to Maxor Specialty Pharmacy for subsequent fills.	<ul style="list-style-type: none">• Brand/Generic Copay Differential applies if the patient or physician requests a brand drug when a generic equivalent exists. Patient will pay the brand copay plus the cost difference between the brand and generic drug.	<ul style="list-style-type: none">• Retail Pharmacy - Refills require 80% intended usage by the prescriber of the current supply before allowed to fill. Mail Order Pharmacy – Refills require 85% intended usage by the prescriber of the current supply before allowed to fill. Controlled substances, including narcotics require 90% intended usage before refill allowed.

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com
If you aren’t clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

Coverage Period: 07/01/2024 – 06/30/2025

Coverage: Rx Plan

Your Grievance and Appeals Rights:

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.



This is only a summary. If you want more detail about your coverage and costs, you can get additional information at www.maxorplus.com or by calling 1-800-687-0707. **This summary illustrates in-network benefits only.**

Prescription Benefit Important Questions	Answers	Why this Matters:		Limitations & Exceptions
What are my costs for prescription medications?	Your cost is determined based on the type of drug and the day supply obtained. See below.	Retail Pharmacy	Mail Order Pharmacy	
More information about prescription drug coverage is available at www.maxorplus.com	Generic drugs	20% after deductible	20% after deductible	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Preferred brand drugs	20% after deductible	20% after deductible	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Non-preferred brand drugs	20% after deductible	20% after deductible	Retail Pharmacy - Covers up to a 90-day supply (one copay per 30 day supply); Mail Order Pharmacy - 90 day supply (mail order prescription)
	Contraceptives	\$0 copay for generics and brands with no generic available	\$0 copay for generics and brands with no generic available	Per guidelines from Patient Protection and Affordable Care Act, generic contraceptives and brand contraceptives with no generic available are covered at \$0 copay; Brands with generics available are covered at applicable tiered copay as listed above after deductible.

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Missouri Educators' Trust Rx Plan 16

MaxorPlus

Coverage Period: 07/01/2024 – 06/30/2025

Coverage for: Employee, Employee+Spouse, Employee+Child(ren), Family | Plan Type: Rx

	Specialty drugs (in network only)	20% after deductible	n/a	<p>Covers up to a 30-day supply of Specialty Products. List of Specialty medications at www.maxorplus.com</p> <p>MET has arranged for Payer Matrix to assist you in obtaining financial assistance to get your specialty drugs. You need to enroll with Payer Matrix to obtain such assistance. If you enroll with Payer Matrix but are not provided financial assistance, you will be provided with benefits consistent with the benefits of this plan. If you are not eligible to enroll in Payer Matrix, you will be provided benefits consistent with the benefits of the plan. If you are eligible but refuse to enroll in Payer Matrix, you will have to pay the full cost of the drug.</p> <p>The Enhanced Care Management Program (ECMP) is being offered through our employee health plan and provides participating employees with additional specialty prescription resources to help better manage their diagnosed chronic health condition. The program is provided at no cost to you and does not require that you change doctors or medications. Participation in this program is mandatory for coverage of medications that are part of the ECMP program.</p>
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Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

Summary of Drug Coverage: What drugs this Plan Covers & What They Cost

Missouri Educators' Trust Rx Plan 16

MaxorPlus

Coverage Period: 07/01/2024 – 06/30/2025

Coverage for: Employee, Employee+Spouse, Employee+Child(ren), Family | Plan Type: Rx

Prescription Benefit Important Questions	Answers	Why this Matters:	Limitations & Exceptions
Can I get a list of drugs showing generic, preferred or non-preferred status?	Yes	A formulary is a list of drugs showing the generic, preferred brand, and non-preferred brand status, which determines copay amounts. MaxorPlus Advantage Drug Formulary is located at www.maxorplus.com .	
Are there drugs that are not covered?	Yes	Certain drugs may not be covered under the Rx drug plan. Drugs may have certain quantity limitations or prior authorization requirements. See additional information on Page 3 Excluded Drugs and other Limitations or restrictions, or at www.maxorplus.com .	
Is there a deductible on prescriptions	Yes (integrated with medical) \$6,000 individual \$12,000 family	A deductible would require you to pay the full cost of a prescription until that amount is met, at which time, the copayments above take effect. This is an Embedded plan.	
Is there an out-of-pocket limit on my expenses?	Yes (integrated with medical) \$7,000 individual \$14,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. This is an Embedded plan.	
Is there an overall annual limit on what the plan pays?	No	An annual plan limit is the total amount the health plan will pay for specific services such as prescription drugs per benefit year. This limit helps you plan for health care expenses.	
Does this plan use a network of pharmacies ?	Yes. See www.maxorplus.com or call 1-800-687-0707 for a list of participating providers.	The Rx plan requires you to use a network pharmacy . Prescriptions purchased at non-network pharmacies may be covered only in emergency situations, subject to the medical plans out of network deductible &/or coinsurance, or not covered. You will need to pay 100% of the cost of the drug, then submit a paper claim along with the receipt for possible reimbursement. The paper claim form can be found at www.maxorplus.com .	
Do I have to use Mail Order to obtain a 90-day supply?	No	You may use Maxor Mail Order for 90-day supply home delivery, which may save you time at the pharmacy as well as copays. 90-day supplies are available at local retail pharmacies for one copay per 30 day supply. To contact Maxor Mail Order, please call 800-687-8629.	

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

Prescription Benefit Important Questions	Answers	Why this Matters:	Limitations & Exceptions
Do I have to use generic drugs only?	Yes	If you take a brand drug when a generic equivalent exists, you will pay the brand copay plus the cost difference between the brand and generic drug.	

Excluded Services & Other Limitations or Restrictions:

Drugs Your Plan Does NOT Cover (including but not limited)		
<ul style="list-style-type: none"> • Abortifacients • Allergy serums/extracts • Anabolic steroids • Antifungal topical nail lacquers • Arestin • Blood, blood factors, blood plasma, or biological sera • Botox for hyperhidrosis 	<ul style="list-style-type: none"> • Cosmetic agents (anti-wrinkle, hair growth, hair removal, depigmenting, or dental) • Devices, appliances, supplies, including garments and non-medicinal substances • Diagnostic agents • Fertility agents • Growth hormones for small gestational age • Homeopathic/natural legend products 	<ul style="list-style-type: none"> • Immunizations/Vaccines/ Toxoids indicated for travel only • Over the Counter drugs (except ACA) • Methadone • Nutritional supplements • Repackaged or unapproved by the FDA NDCs • Specific medications deemed of little added value over alternatives
Other restrictions		
<ul style="list-style-type: none"> • Specialty medications allow initial fill at retail, then restricted to Maxor Specialty Pharmacy for subsequent fills. 	<ul style="list-style-type: none"> • Brand/Generic Copay Differential applies if the patient or physician requests a brand drug when a generic equivalent exists. Patient will pay the brand copay plus the cost difference between the brand and generic drug. 	<ul style="list-style-type: none"> • Retail Pharmacy - Refills require 80% intended usage by the prescriber of the current supply before allowed to fill. Mail Order Pharmacy – Refills require 85% intended usage by the prescriber of the current supply before allowed to fill. Controlled substances, including narcotics require 90% intended usage before refill allowed.

Questions: Call 1-800-687-0707 or visit us at www.maxorplus.com

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.maxorplus.com or call 1-800-687-0707 to request a copy.

Drugs with special quantity limits (including but not limited)		
<ul style="list-style-type: none">See MaxorPlus Standard Quantity Limit List* at www.maxorplus.com.	<ul style="list-style-type: none">Depo Provera Brand Contraceptive- 90 day supply allowed at retail for 3 retail copaysEstring-- 90 day supply allowed at retail for 3 retail copaysAerochambers/Peak flow meters 1 per year	<ul style="list-style-type: none">Seasonique/Seasonale- 91 day supply allowed at retail for 3 retail copaysTriptan medications (oral) for migraines are limited to 9 tablets/month. <div>*list subject to change</div>
Drugs requiring prior authorization (including but not limited)		
<ul style="list-style-type: none">See complete MaxorPlus standard PA List* at www.maxorplus.com	<ul style="list-style-type: none">Step therapy drug classesWeight Loss medicationsDrug costs over \$2000 retail/ \$4000 at mail	<div>*list subject to change</div>

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact MaxorPlus Customer Service at 1-800-687-0707.



MISSOURI EDUCATORS' TRUST

REPRESENTING THE HEALTH INSURANCE NEEDS OF MISSOURI SCHOOL DISTRICTS

SPECIALTY DRUG – COST AVOIDANCE PROGRAM

The Missouri Educators' Trust Plan (the Plan) has a cost avoidance program, coordinated through Payer Matrix, for specialty drugs. You are eligible to participate in the Payer Matrix program if you are currently taking, or if you begin taking a specialty drug. The program will help you enroll in any applicable alternate funding programs for your eligible drug therapy, with the goal of helping you avoid any out-of-pocket expense for specialty medications.

If you are eligible to participate in the Payer Matrix program, you will receive a telephone call to your current telephone number on file with the Plan's office, outlining the enrollment process. As a first step, Plan members or their providers are required to send specialty medication prescriptions to MaxorPlus (PBM). While (PBM) conducts the clinical prior authorization to ensure the medication is medically necessary for you, Payer Matrix conducts an administrative review to locate an alternate payer for you and the specific specialty medication you need. Payer Matrix and/or your Plan will assist you throughout the process, from enrollment through your receipt and use of your medication.

If you are eligible for a Payer Matrix identified alternate funding program, and choose not to enroll in the program, you will be responsible for the full cost of your applicable specialty drug prescription, and this expense will not count toward your annual out-of-pocket maximum.

If you are not eligible for any alternate funding program through Payer Matrix, any Specialty Drug prescriptions covered by the Plan, Payer Matrix will work with the MaxorPlus to provide the required information so the plan sponsor can determine if they will approve an override in the system so that you may receive your drugs from your pharmacy or your physician.



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