

HMO

Tier Level	Retail Pharmacy (In-Network)	Mail Order
Tier 1 - Generics	50%, no min and \$10 max	50%, no min and \$20 max
Tier 2 - Preferred brands	45%, no min and \$25 max	45%, no min and \$50 max
Tier 3 - Non-preferred brands	45%, no min and \$40 max	45%, no min and \$80 max
Specialty	20%, no min and \$300 max	

Deductible	Individual	Family
Rx Only	\$100	\$300

Out-of-Pocket Maximum	Individual	Family
Combined with Medical	\$1,500	\$3,000

Filling Your Prescriptions

Whether you prefer to pick up prescriptions at your local pharmacy or have them shipped directly to you, we make it simple to set your preferences and get your medications on time.

- **Network Pharmacy** – Most independent and all major chain pharmacies are part of your benefit network. All of your in-network pharmacies are listed in your member portal at navitus.com/members.

Saving Money on Your Prescriptions

One of the best ways to lower your prescription expenses is by choosing generic drugs. Generics are clinically identical and just as safe as their brand-name counterparts. They go through the same rigorous U.S. Food and Drug Administration (FDA) process as brand name drugs. To get started simply ask your prescriber if a generic is available for your prescription.