

2021 Benecard Rx Plan Options

2021 Benecard Prescription Drug Plans

	Benecard Base Plan	New Jersey Educators Health Plan
Prescription Drug Copayments		
Retail: Generic Copayments	\$3	\$5
Retail: Preferred Brand Copayments	\$10	\$10
Retail: Non-Preferred Brand Copayments	\$10	Member pays difference*
Mail Order: Generic Copayments	\$5	\$10
Mail Order: Preferred Brand Copayments	\$15	\$20
Mail Order: Non-Preferred Brand Copayments	\$15	Member pays difference*
Prescription Drug annual Out-of-Pocket Maximum (Individual/Family)	\$1,300/\$2,600	\$1,600/\$3,200

Note: Retail - 30-day supply. Mail Order - 90-day supply. Oral contraceptive coverage is available under the medical and prescription drug plans.

* You pay the applicable brand copayment as listed above, plus the cost difference between the brand drug and the generic drug.



NJEHP Prescription Drug Benefits

- **The NJEHP comes with a prescription drug copay plan:**
 - ❖ \$5 copay for retail generic drugs
 - \$10 copay for mail order generic drugs
 - ❖ \$10 copay for retail brand name drugs
 - \$20 copay for mail order brand name drugs
- **Mandatory Generic Plan**
 - ❖ For brand name drugs with generic equivalents, member pays the difference in cost between the brand name and the generic drug plus brand copay
- **Closed Formulary** – directs prescriptions to more cost-effective clinically equivalent medications

