

**Arkansas Higher Education Consortium (AHEC)
Medical & RX Changes Effective January 1, 2014
PPO Plan**

Medical	Current Benefits		Effective January 1, 2014	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	\$2,500,000		Unlimited	
Deductible	\$400/\$800	\$400/\$800	\$500/\$1,000	\$500/\$1,000
Preventive Services	100% to a maximum of \$300 anything over \$300, subject to Deductible & Coinsurance	60% - Subject to Deductible & Coinsurance	100% - No Deductible or Coinsurance	60% - Subject to Deductible and Coinsurance
Ambulance Services - Effective 10/1/2013	80% - Subject to Deductible & Coinsurance		80% - Subject to Deductible & Coinsurance Per Trip Maximum - \$5,000 Ground & \$10,000 Air	
Therapy Service - Includes: Speech Therapy, Physical Therapy, Occupational Therapy & Chiropractic Services	80%	60%	80%	60%
Durable Medical Equipment	80%	60%	80%	60%
Acupuncture	80%	60%	\$10,000 Calendar Year Maximum No Longer a Covered Benefit	
**Pharmacy Benefits:	Current		Effective January 1, 2014	
	Retail - Limited to a 30-day Supply	Mail Order - Limited to a 90-day Supply	Retail - Limited to a 30-day Supply	Mail Order - Limited to a 90-day Supply
Tier 1 - Generic	\$5.00 Copayment	\$10.00 Copayment	\$10.00 Copayment	\$20.00 Copayment
Tier 2 - Preferred	\$25.00 Copayment	\$50.00 Copayment	\$25.00 Copayment	\$50.00 Copayment
Tier 3 - Non-Preferred	\$50.00 Copayment	\$100.00 Copayment	\$55.00 Copayment	\$110.00 Copayment
Specialty Medications			\$200.00 Copayment (RXs over \$500 a month)	Not Covered
NEW RX PROGRAMS			Step Therapy Prior Authorization Drug Quality Management Mail Order	

* Step Therapy encourages use of clinically effective front-line (generic) medications before second-line (Brand) medications.

This program is especially for people who take prescription drugs regularly to treat an ongoing medical condition, such as arthritis, asthma or high blood pressure

If you are currently on a ongoing medication you will not be subject to this program.

* Prior Authorization ensures clinically appropriate use of medications.

Physician contacts PA department if clinical criteria is met, then an override is issued, and the claim will pay if criteria is not met, then claim will reject.

*Drug Quality Management aligns dispensing quantity with FDA-approved dosage guidelines and other supportive evidence.

*Mail Order is for plan participants who require maintenance medications. This program encourages a participant to receive a 90-day supply of a maintenance drug to be conveniently delivered to his/her home. There is a savings to the participant as he/she will receive a 90-day supply for the cost of 2 30-day supplies.

_____ I understand the Medical and RX changes effective January 1, 2014 to the AHEC plan.

Employee Name—Print _____