

PCI Insurance, Inc.
Prescription Drug Card Benefit Summary
Open Option – effective 10.1.2006

BENEFITS	Open Option Rx	
	Retail Pharmacy	Mail Service Pharmacy
Benefit Period	Contract Year	
Deductible <i>(per benefit period)</i>	\$100 per individual	
Prescription Drug - Prescription Drug Card	Generic: 50% payment * (\$10 / \$100 Min / Max)	\$25 Generic Copayment
	Brand: 50% payment * (\$10 / \$100 Min / Max)	\$50 Brand Copayment
Maximum Coinsurance <i>(per prescription)</i>	Not Applicable	Not Applicable
Minimum Coinsurance <i>(per prescription)</i>	Not Applicable	Not Applicable
Days Supply <i>(per prescription)</i>	Up to 31 days	Up to 90 days
Formulary	Open	
Generic Substitution	Soft -When you purchase a brand drug that has a generic equivalent you will be responsible for the brand drug copayment plus the difference in cost between the brand and generic drugs, unless your physician requests that the brand name drug be dispensed.	
Out-of-Pocket Maximum	Not Applicable	
Claim Submission	Pharmacy Files at Point-of-Sale	
Non-Network Pharmacy	Not Covered	
Contraceptives <i>(oral and injectable)</i>	Covered	
Fertility Agents	Covered	
Fluoride Products	Covered	
Insulin and Diabetic Supplies	Covered	
Smoking Deterrents <i>(prescription)</i>	Covered	
Vitamins <i>(prescription)</i>	Covered	
Weight Loss Drugs	Covered	
Allergy Serum	Not Covered	
Durable Medical Equipment	Not Covered	
Prescription Hair Growth Products	Not Covered	
CARE MANAGEMENT PROGRAMS		
Quantity Level Limits <i>on select prescription drugs</i>	Applies – the quantity dispensed under your plan per new or refill prescription may be limited per recommended guidelines.	
Managed Rx Coverage <i>on certain drug therapies</i>	Applies – certain drug therapies may be monitored for appropriate usage and subject to case evaluation if recommended guidelines are exceeded.	
Managed Prior Authorizations	Applies on select high cost drugs	

*Minimum payment is \$10 unless cost of the drug is less than \$10.

Specialty drugs available through Retail Pharmacy only.