

Pharmacy Benefits Effective January 1, 2023

The City of Stow will have changes to the administration of their pharmacy drug program for 2023. Please note, these changes do not change benefit levels under the City's Pharmacy Plan, but may affect the administration of the payment for pharmacy claims.

Non-AFSCME Members

Members that are not part of AFSCME benefit program will now have direct medication coverage access available at the point of sale at the pharmacy. Members will need to present their MMO Identification Card at the point of sale at the pharmacy. At that time, the pharmacy systems will be able to determine your out-of-pocket responsibility for any medications received. You will no longer need to submit your receipts to Mutual Health Services (MHS/MMO) to receive deductible or coinsurance adjustments. What you pay at the pharmacy, as long as you provide your ID card, should be the amount you owe for your prescriptions. These amounts will be processed overnight to the MHS/MMO computers systems and automatically update against your deductible and coinsurance requirements.

AFSCME Members

Members that are part of AFSCME will have the CHOICE to elect two types of programs for 2023.

AFSCME REIMBURSEMENT PROGRAM

If you choose to retain the reimbursement program for AFSCME prescriptions, you will not see any changes in the process of the administration of your prescription drug expenses under AFSCME. Members will be expected to pay the full cost of any medications at the pharmacy and submit those receipts to AFSCME for reimbursement. Once you have exhausted the AFSCME reimbursement program, you will submit the Explanation of Benefits (EOB) from AFSCME to Mutual Health Services (MHS/MMO) to allow you access to the MHS/MMO automatic reimbursement system for your additional pharmacy expenses under the City of Stow program.

After the AFSCME EOB is submitted to MHS/MMO, members will still need to present their MMO Identification Card at the point of sale at the pharmacy. At that time, the pharmacy systems will be able to determine your out-of-pocket responsibility for any medications received under the City of Stow Plan. You will no longer need to submit your receipts to Mutual Health Services (MHS/MMO) to receive deductible or coinsurance adjustments. What you pay at the pharmacy, as long as you provide your ID card, should be the amount you owe for your prescriptions. These amounts will be processed overnight to the MHS/MMO computers systems and automatically update against your deductible and coinsurance requirements.

MEMBERS OF AFSCME WHO CHOOSE TO OPT OUT OF AFSCME REIMBURSEMENT PROGRAM

New for 2023, members that are part of AFSCME benefit program can now opt-out of the reimbursement pharmacy program. If members elect to do so, you will forfeit the AFSCME reimbursement and manual administration process.

Members who choose to elect this option will now have direct medication coverage access available at the point of sale at the pharmacy. Members will need to present their MMO Identification Card at the point of sale at the pharmacy. At that time, the pharmacy systems will be able to determine your out-

of-pocket responsibility for any medications received. You will no longer need to submit your receipts to Mutual Health Services (MHS/MMO) to receive deductible or coinsurance adjustments. What you pay at the pharmacy, as long as you provide your ID card, should be the amount you owe for your prescriptions. These amounts will be processed overnight to the MHS/MMO computers systems and automatically update against your deductible and coinsurance requirements.

Members who elect to opt-out of the AFSCME reimbursement program may not change this election for the entire plan year.