



2020 Insurance Benefit Changes



Pharmacy

- Total pharmacy costs were \$5,511,478 for 2018; 19% of total plan spend.
- Mercer predicts an increase in pharmacy costs of 6.9%.



Mail Order Vs. Retail

- Currently, employees pay a percentage of the cost for prescriptions up to a maximum.

Retail (30-day supply)	Co-Insurance	Maximum
Tier 1	20%	\$10
Tier 2	30%	\$75
Tier 3	40%	\$200

Mail Order (90-day supply)	Co-Insurance	Maximum
Tier 1	20%	\$20
Tier 2	30%	\$150
Tier 3	40%	\$400

- 73% of prescriptions filled through mail order were more expensive than if filled through retail.
- Of those, the additional cost to Collin County averaged \$29.09 per prescription.



Pharmacy Considerations

- Open 90-day retail pharmacy option
- Modify mail order costs to add a shipping charge

Retail (90-day supply)	Co-Insurance	Maximum
Tier 1	20%	\$30
Tier 2	30%	\$225
Tier 3	40%	\$600

Mail Order (90-day supply)	Co-Insurance	Maximum
Tier 1	20% + \$10	\$40
Tier 2	30% + \$10	\$235
Tier 3	40% + \$10	\$610