



Dear, Ligra Member

Medco Containment Life Insurance Company and Medco Containment Insurance Company of New York (hereinafter referred to as “Express Scripts Medicare”) is pleased to continue offering the Medicare Part D Employer Group Waiver Plan (EGWP) for 2025 as described below.¹ Please review the below information and reach out to Benistar to review any further plan design changes. If there are no changes then your benefit will renew at the below specifications effective January 1, 2025 and run through December 31, 2025.

If you choose not to renew your EGWP benefit for the 2025 plan year, Express Scripts Medicare must be notified of your intentions to terminate in accordance with the timeframe required within the Express Scripts Medicare agreement. Mid-year terminations are not permitted.

Plan Design ^{2,3} : BXM60151		Retail Pharmacy Network		Retail Maintenance Drug Program (MDP) Pharmacy				Express Scripts Home Delivery
Day Supply		Up to 31 Day Supply		32-60 Day Supply		Up to 90 Day Supply		1-60 Day Supply (Mirrors Retail Preferred Cost Share) 61-90 Day Supply (Home Delivery Cost Share)
Network: Voluntary Smart90 Medicare Preferred Network (CVS)		Preferred	Standard	Preferred	Standard	Preferred	Standard	Home Delivery
Initial Coverage Period Member Cost Share	Preferred Generic*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Generic*	\$15.00	\$15.00	\$30.00	\$30.00	\$30.00	\$45.00	\$30.00
	Preferred Brand	\$60.00	\$60.00	\$120.00	\$120.00	\$150.00	\$180.00	\$150.00
	Non-Preferred Drugs	\$100.00	\$100.00	\$200.00	\$200.00	\$250.00	\$300.00	\$250.00
	Specialty	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%
Deductible		No						
Maximum Out of Pocket		No						
Catastrophic Coverage		Member cost share is \$0						
Formulary		Medicare Premier Access Open						
Non Part D Drugs ⁴		Covered Excluding Lifestyle drugs						
Part B and ESRD Drugs ⁴		Not Covered						
Generic Definition		As defined by Express Scripts, Non-preferred Generics will be subject to the Non-preferred Drug Tier copay, all other Generics will be subject to the appropriate Generic Tier copay (excluding Specialty Tier Generics, when applicable)						
Utilization Management Program		All PA, QLL & ST (Part D and applicable Non Part D/Part B), CMS Required, and High Risk edits						
Compound Management Solution		Compound Management Solution in place to mitigate compound drug abuse by means of inclusion and exclusion list						
Federal Poverty Limits		Standard Federal Poverty Limit (FPL) guidelines apply						
Other ⁵		Member cost share is capped at \$35 for a one-month supply of each insulin covered by the plan and member cost share is \$0 for Part D vaccines covered by the plan as required by CMS.						

Please note that most specialty medications can only be dispensed up to a 31 day supply, or up to a 30 day supply if they are found on the Carelogic drug list (132368); copays mirror Retail or Home Delivery unless state regulations apply. This plan participates in the Voluntary Generics Policy. Standard Federal Poverty Limit (FPL) guidelines apply.



This group Medicare Part D plan has additional benefits to enhance the Medicare Part D coverage, as required by the Centers for Medicare and Medicaid Services (CMS). Per CMS regulations, the benefit enhancements are considered other health benefits and require filing with and approval by the state Department of Insurance. Express Scripts Medicare may offer this product or may offer this product in conjunction with one of the below supplemental insurance companies.⁶ The total premium amount consists of two distinct components as outlined below.

2025

Employer Group Waiver Plan Premium - offered by Benistar and Express Scripts Medicare through its contracts with the Centers for Medicare and Medicaid Services.		
Additional Enhanced Insurance Premium - offered above and beyond the CMS defined standard benefit.		
Total Member Premium Per Member Per Month (PMPM) ^{7 8 9}		\$372.00

¹The information in this letter is subject to the Confidentiality provision in the Medicare Part D Employer/Union-Only Sponsored Group Waiver Plan Prescription Drug Policy.

²Required improvements to the plan designs will be incorporated as mandated by CMS.

³2025 Initial Coverage Limit (ICL) to be determined by CMS.

⁴Some states require coverage for certain Non-Part D, Part B, and ESRD drugs. Above Program descriptions are available upon request.

⁵If an applicable state requirement has a lower member cost share cap for insulin, the state requirement will apply.

⁶Express Scripts Medicare may offer this product or may offer this product in conjunction with one of the following supplemental insurance companies based on your plan's situs state: Cigna Health and Life Insurance Company, Niagara Life and Health Insurance Company, Companion Life Insurance Company of California, Companion Life Insurance Company or Pan-American Insurance Company.

⁷Express Scripts Medicare will comply with applicable state Department of Insurance requirements that are available upon request. If any government action, change in federal or state law or regulation, change in the interpretation of any law or regulation, or any action by a pharmaceutical manufacturer has an adverse effect on the pricing terms outlined in this renewal herein, then Express Scripts Medicare will have the right, upon notice, to modify these pricing terms.

⁸Express Scripts Medicare reserves the right to re-evaluate the proposed renewal in the event of a significant membership reduction to the extent that it materially changes the average member morbidity enrolled within the plan.

⁹The 2025 premium was developed using actuarial analysis and forecasting of future liabilities using historical data, trend assumptions and future regulation changes. This represents a 12 month policy for the calendar year 2025 and is not predicated on the acceptance of any other contract year.

Unless otherwise notified, the terms and conditions of this proposal are binding, accepted, and agreed to by the Plan.

If you have any questions, please contact Julie Seider at 516-342-1314

Sincerely,

Benistar / LIGRA

