

2025 Prescription Drug Program

When you enroll in any of the Plan's medical options, you are automatically enrolled in the prescription drug card program, provided through Express Scripts.

Prescription Drug Card Program Benefits for Health Plan 1

Retail Pharmacy Copayment/Coinsurance (up to a 30-day supply)	Mail Order Prescription Drug Coverage (90-day supply, mailed to home)	Prescription Drug Out-of-Pocket Maximum
70% after deductible (combined with medical)	70% after deductible (combined with medical)	The cost of prescription drugs will apply toward the medical plan's out-of-pocket maximum for the year

Prescription Drug Card Program Benefits for Health Plan 2, Health Plan 3, and Health Plan 4

Levels of Coverage	Retail Pharmacy Copayment/Coinsurance (up to a 30-day supply)*	Mail Order/Home Delivery Pharmacy Service Copayment/Coinsurance (up to a 90-day supply)
Generic	You pay \$10	You pay \$25
Preferred Brand-Name	40% of the medication's total cost (Minimum \$50/Maximum \$300)	40% of the medication's total cost (Minimum \$125/Maximum \$750)
Non-Preferred Brand-Name	50% of the medication's total cost (Minimum \$100/Maximum \$500)	50% of the medication's total cost (Minimum \$250/Maximum \$1250)
Prescription Drug Out-of-Pocket Maximum	The cost of prescription drugs will apply toward the medical plan's out-of-pocket maximum for the year.	

** Please note that the program requires participants to fill a 90-day supply of maintenance medications at either the mail order pharmacy or a Walgreens pharmacy after purchasing an initial prescription and one refill at a retail pharmacy. If you do not move to a 90-day supply, you will be required to pay the full 100% cost of the drug, which will not apply toward the prescription drug out-of-pocket maximum.*



IMPORTANT NOTE: Prescription Drug Coverage and Health Plan 1

In Health Plan 1, any prescription drug costs apply to the medical plan's deductible, coinsurance, and out-of-pocket maximum. **This means you pay 100% of the cost of any prescription drugs until you meet the medical plan annual deductible.**



McDonald's Licensees and
Ronald McDonald House Charities
Health & Welfare Plan