



# Prescription benefit for Wellness Horizons® Health Plans!

## Deductible Integrated Prescription Benefits!

Allied's plan option—the Deductible Integrated Formulary Rx Drug card benefit—is a unique, money-saving alternative. Terrific premium savings result when outpatient prescription drug benefits are subject to the plan's major medical deductible. After the deductible, Rx benefits become the familiar, convenient and popular Rx drug card formulary plan.

### Frequently Asked Questions

#### How does it work?

Insureds are given a standard identification card that provides them access to the Partners Rx prescription drug network. When covered prescription drugs are purchased, the costs are automatically credited to the major medical deductible by the purchase. There's no paperwork or claims to file. Plus, insureds receive the discounted network cost for the drug purchase.

#### What if the deductible is already met?

Once an insured's deductible has been met for the year, their Rx plan turns into Allied's standard formulary plan, with copays, based on the tier of the prescription drug purchased. This happens automatically as Allied provides deductible information daily to the Rx drug network. There is no other Rx deductible to meet or other Rx benefit limitations.

#### What costs are actually applied to the deductible?

The discounted costs paid by the insured for covered prescriptions apply to their plan deductible.

#### What are the premium savings?

On a typical \$1,000 deductible plan, savings can be as much as five percent to 10 percent of premium. As the deductible increases, so do the savings!

#### Is this plan HSA compliant?

Yes, benefits for this plan are 100 percent compliant with tax laws regarding any HSA account and high deductible health plan. It's the perfect option for HSA plans.

**Contact your Allied agent  
or call Allied at (888) 767-7133  
for more information!**



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