

Prescription drugs

	Direct Access 500	Direct Access/HRA	Direct Access HDHP HSA
Deductible	None	None	Medical deductible applies; copays are after deductible is met
Retail (up to 30-day supply)			
Preferred generic	\$10 copay	\$10 copay	\$10 copay
Preferred brand	\$25 copay	\$25 copay	\$25 copay
Non-preferred	\$50 copay	\$50 copay	\$50 copay
Mail order			
Preferred generic	\$20 copay	\$20 copay	\$20 copay
Preferred brand	\$50 copay	\$50 copay	\$50 copay
Non-preferred	\$100 copay	\$100 copay	\$100 copay