KNOW YOUR BENEFITS.

From City of Turlock

Drug Coverage Comparison Between the Traditional PPO & HDHP with HSA

Starting July 1, 2020, the City of Turlock will offer two plans: a traditional PPO plan and a high deductible health plan (HDHP) with a health savings account (HSA). Both plans offer prescription drug coverage but there are differences in how the coverage works. Below are a few pointers for every participant to make the most of your plan. The chart to the right explains differences between the traditional PPO and the HDHP with HSA option.

Employees who understand their benefit plans make more informed choices about the medical services they receive and can reduce the amounts they are required to pay out their own pocket. Here are a few pointers on using a drug plan effectively:

- Choose generic drugs over brand name drugs, when available is one of the best strategies for saving money on prescriptions.
- Follow directions completely; your doctor will instruct you about timing and when to take your medication, mixing with other drugs, food, or alcohol. Your pharmacist will also assist with questions. Taking the incorrect dosage, or not completing a full course of antibiotics, for example, can worsen your condition. Poor patient compliance has historically cost billions of dollars in medical bills, which results in lower quality health and potentially deaths.
- Be open and honest with your doctor. Confirm past reactions to drugs, as well as being honest about your lifestyle.

Pharmacy Benefit	Traditional PPO	HDHP with HSA
Plan Deductible	None, member is responsible for copay only	$1,400 single $2,800 family (subject to medical deductible)
Generic Rx	$10 copay	$10 copay after deductible
Preferred Brand Rx	$25 copay	$25 copay after deductible
Non-preferred Brand Rx	$40 copay	$40 copay after deductible

*in-network walk-in pharmacy benefits quoted above. In addition, both plans use the same network & same formulary drug list.