

MEMBER AWARENESS

Understanding Your Deductible

Your annual deductible restarts every January 1st. Here is how your deductible is applied to your claims.

- \$125 Individual/\$500 Family Pharmacy Calendar Year Deductible (CYD) must be satisfied for brand products for tiers 2 through 5. Pharmacy CYD is waived for Tier 0 and 1 medication.
- Pharmacy deductible does not apply to Medical CYD but counts towards Medical Maximum Out-Of-Pocket (MOOP).
- Member pays the brand copay plus the difference in cost between the brand and generic if brand product is chosen when a generic equivalent is available.

How The Deductible Applies to Your First Claim

GatorCare's Brand deductible is required of members on the first paid Brand claim of the year. Upon the first Brand claim, the \$125 deductible will be applied. The deductible will be added to the cost of the cost of the brand claim, regardless of Brand tier and amount of actual copay calculated. Example Tier 2 drug cost of \$ 15 dollars, final copay for first claim would be $\$125 + 15 = \140 . Once the Deductible has been satisfied, the tier copay will be all that is required to be paid. The examples below show the total cost due at the pharmacy once the deductible is applied to a scenario where the max copay is applied.

Drug Tier	Max Copay	\$125 Copay w/ Ded.
Brand Drug Tier 2	\$25	\$150
Brand Drug Tier 3	\$50	\$175
Brand Drug Tier 4	\$70	\$195

If you have questions, please call the GatorCare helpdesk at 1.800.651.8921