

EmpireRX Eligibility & Identification

- Participants will receive an EmpirRX Health ID card as proof of eligibility.
- Only the member's name appears on the card; however, all eligible dependents are active in the EmpirRX Health system.
- The card must be presented when filling prescriptions.
- A co-payment is required for each prescription.

How the Plan Works

1. Initial Fund Coverage
 - The Fund pays the first \$3,500 in covered prescription costs for you and your eligible dependents.
 - Standard co-payments apply (see below).
2. Out-of-Pocket Phase
 - After the Fund has paid \$3,500, you are responsible for additional out-of-pocket costs up to:
 - \$12,700 for family coverage
 - \$6,350 for member-only coverage
 - These totals include co-payments.
3. Tracking Expenses
 - You must keep all pharmacy receipts as proof that you have met the out-of-pocket requirement.
 - Each receipt must include:
 - Member's name (with last 4 digits of Social Security number)
 - Patient's name (if different)
 - Prescription (Rx) number
 - Amount paid
 - Once the out-of-pocket total is met, submit all documentation to the Fund Office.
 - Certified mail or in-person delivery is recommended.
4. Catastrophic Coverage
 - After verification, the Fund will again cover prescriptions in full for the remainder of the calendar year.
 - Normal co-payments still apply.

Prescription Co-Payments

- \$3 for each generic prescription
- \$15 for each brand-name prescription
- \$40 for a brand-name prescription when a generic equivalent is available

What the Program Covers

- All medications that:
 - Require a prescription by federal or state law, and
 - Are prescribed by a licensed practitioner
- Prescriptions may be written for:
 - Up to a 34-day supply, plus
 - Up to three refills, dispensed per your doctor's directions

Using a Non-Participating Pharmacy

- You must pay the full cost at the time the prescription is filled.
- Request a Direct Reimbursement Claim Form from the Fund Office.
- A separate form is required for each prescription.
- Completed forms must be mailed to EmpirRX Health.
- Reimbursement is based on the plan fee schedule, not the amount paid.
- You are always responsible for applicable co-payments.

For claim questions, contact the Fund Office.

What Is Not Covered

No benefits are paid for:

- Over-the-counter medications
- Devices, appliances, support garments, or non-medical substances
- Durable medical equipment (e.g., syringes, nebulizers, glucometers)
 - These may be covered under your medical plan (e.g., GHI, HIP)
- Unauthorized refills
- Prescriptions covered by Workers' Compensation, Medicare, Medicaid, or other government programs
- Medications provided while confined to a hospital, nursing home, sanitarium, extended care facility, or similar institution
- Injectable medications and chemotherapy drugs (covered separately under the NYC IC Program)

Medications Requiring Prior Authorization

The following medications require prior authorization and/or a letter of medical necessity with a diagnosis from a licensed physician:

- Smoking cessation medications

- Enbrel
- Anabolic steroids
- Topical acne agents
- Erectile dysfunction medications

Exclusions from Coverage

Coverage is limited to prescription drugs required by law. The following are excluded:

- Diet supplements, infant formulas, and vitamins (except prenatal vitamins)
- Enteral or parenteral therapies (TPN)
- Investigational or experimental drugs
- Lost or stolen medications
- Immunosuppressants
- Drugs for hair growth
- Immunizations, biologicals, blood, or blood plasma
- Drugs used to enhance sexual function
- Drugs dispensed by anyone other than a licensed pharmacist
- Durable medical equipment, including insulin syringes and needles
(These may be covered under your major medical plan.)

IC Program: Injectables & Chemotherapy

- If you elected NYC medical coverage, you will receive a separate IC Card for:
 - Injectable medications
 - Chemotherapy drugs
- Eligibility for this card is determined by NYC, not the Fund.
- If you do not receive an IC Card, contact NYC Benefits at 646.610.5122.