



Genesee Education Consultant Services

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**URGENT: Prescription Drug Cost Increasing for GECS Employees**

Dear GECS Employees,

Prescription drug costs are a major expense in health care plans, and we are trying to manage those expenses for all GECS members. Beginning **June 1, 2025**, all employees under our current GECS Health Plan who are prescribed Tier 5 medications or will be prescribed Tier 5 medications in the future will see an increase in their medication coinsurance from 20% coinsurance to 30% coinsurance. This is a mandatory increase due to the rising cost of insurance. **BUT** we have created a plan to help our GECS members address this increase. **PLEASE CONTINUE READING CAREFULLY IF YOU'RE CURRENTLY TAKING A TIER 5 MEDICATION.**

**Covered prescription drugs are assigned to 1 of 5 different levels (TIERS) with corresponding copayment or coinsurance amounts. Tier 5 medications are the most expensive.**

The majority of employees use Tier 1 medications (lowest cost to the user) and will not be impacted by the increased cost mentioned for Tier 5 medications. Examples of Tier 5 medications are as follows:

**Examples - Mounjaro / Ozempic / Tresiba / Trulicity / Vraylar / Qulipta / Cellcept / Biktarvy / Ubrelyvy**

Below is an example our current Tier 5 plan:

<b>Medication Cost Under Current Plan</b>	<b>20% Member Cost</b>
\$1,300	\$260
\$1,000	\$200
\$700	\$140

**All members** using Tier 5 medications will have 2 options to choose from moving forward. You must choose one of the two options below prior to **June 1, 2025**. **YOU MUST CHOOSE 1 of the 2 OPTIONS!!**



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### OPTION 1.

- Choosing Prudent Rx reduces the overall cost of the Tier 5 medication by 25-35% automatically. This will limit much of the effect of changing from 20 to 30% coinsurance. Same pharmacist, but costs increase. Here are some examples

#### Prudent Rx

Medication Cost Under Prudent Rx	30% Member Cost
\$910	<b>\$273</b>
\$700	<b>\$210</b>
\$490	<b>\$147</b>

### OPTION 2.

- RxValet is a company that sources Tier 5 medication from other countries and ships it directly to the participant. You get the exact same Tier 5 medication you're using today.
- RxValet can discount the medication enough that GECS HealthPlan is willing to waive the coinsurance amount owed by the plan participant. Below are the same examples with RxValet added to options:

#### RxValet

Medication Cost Under RxValet	0% Member Cost
\$780	<b>\$0</b>
\$600	<b>\$0</b>
\$420	<b>\$0</b>

- RxValet uses the exact same medication that is distributed in the United States. This is 100% authentic medication available at a reduced price. **It is the exact same brand, manufacturer, packaging, formula and strength.**



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**Your next steps:**

If you are currently on a Tier 5 medication, you will receive a phone call from one of the GECS Benefit Specialists. They will reach out to you regarding the two options.

If you do not select anything by June 1<sup>st</sup>, option 1 will be assigned to you by default and you will fill your prescriptions as you normally would with the increased cost sharing.

If you select Option 2 (RxValet) and want “0” coinsurance cost, please reach out to WellNet. Their dedicated customer service representatives will walk you through the simple and completely free process of enrolling. **The medication will be shipped directly to your home at no cost to you.**

For more information about these changes and to have your Tier 5 medication delivered directly to you at no cost, please call the WellNet Member Advocacy department at 1-800-727-1733 or contact our benefit consultant, Rich Morgan at [rmorgan@morganbc.com](mailto:rmorgan@morganbc.com) or 616-885-2775.