

For Distribution to Brokers/Wholesalers/Administrators Only

November 6, 2003

New Rx Options

Market: All (Exclusions noted below)

We are very pleased to announce that effective immediately, you may begin selling our new Pharmacy Options for January 1, 2004 effective dates. Please keep in mind that these new options are not available to the following market segments: Maryland Small Group Reform (MSGR), Virginia Capital Care, Virginia Essential and Standard and The Preferred Health Network.

PC Rate Quote and RateFirst are available for quoting. However, Broker Express will not be updated until December 31, 2003 due to a planned systems upgrade. Benefit summaries for the new options will be available to order late-November. In the mean time, we will update the pharmacy benefit summaries located in the Broker section of www.carefirst.com as soon as possible.

Below are the highlights of the new Pharmacy Options:

Two New 3-Tier Copayment Plans:

(Deductibles = \$0, \$50, \$100, \$200; Maximums = \$4,000, \$8,000 and Unlimited)

10/25/45 3-tier copay with a 50% coinsurance on self-administered injectables up to a \$75 maximum (per fill)

15/35/60 3-tier copay with a 50% coinsurance on self-administered injectables up to a \$100 maximum (per fill)

A New 3-Tier Coinsurance Plan:

(Deductibles = \$0, \$100; Maximums = \$4,000 and Unlimited)

30% coinsurance with minimums and maximums on each tier.

Generic (Tier 1) \$10 - \$30

Preferred (Tier 2) \$25 - \$75

Non-Preferred (Tier 3) \$45 - \$135

Please remember to use the various new online tools we have added to the pharmacy section of www.carefirst.com – drug database, printable preferred drug list, frequently asked questions and overview information about how the program works as well as pricing tools to help educate members about the true costs of prescription drugs.

If you have any questions or need additional information regarding these new options please contact your Broker Sales Representative.



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