



2025-2026 Prescription Drug Coverage



The UK Student insurance has a prescription benefit that is 'carved out' from the medical benefit. This means that, while Anthem is the vendor for medical claims, Express Scripts is the vendor for prescription drug claims. Know Your Rx is a group of pharmacists that works for UK Student Health Plan in assisting members navigate the benefit when it comes to prescriptions, their coverage, and the Express Scripts benefit manager. Below outlines the coverage of medications on the benefit. The formulary can be found at Express-scripts.com and searching for the National Preferred Formulary. The formulary is subject to change during the year. Please reach out to the KYRx via phone or email if there are any specific questions or concerns regarding your drug benefit.

	Prescription Benefit		
Copay Types	Retail 30 – Day Supply	Express Scripts Home Delivery 90 – Day Supply	UK Pharmacy 30 – Day Supply
Generic	20% Min \$30 / Max \$60	20% Min \$60 / Max \$120	10% Min \$10 / Max \$50
Formulary Brand	30% Min \$50 / Max \$75	30% Min \$100 / Max \$150	20% Min \$30 / Max \$60
Non-Formulary Brand	50% Min \$75 / No Max	50% Min \$225 / No Max	50% Min \$60 / No Max
Accumulators – Combined with Medical			
Deductible	None		
OOP Max	Single \$6,350	Family \$12,700	

Formulary	Express Scripts High Performance Formulary. There are covered generics, brands, and specialty medications. There is a select list of excluded medications.
Tier	On the formulary generics are indicated by lower case letters and formulary brand medications are indicated with ALL CAPS lettering. Brand name medications not found on the formulary may be Non-Formulary.
Deductible	There is NO prescription deductible for the rx benefit plans. This means your prescription benefits start with the first prescription.
OOP Max	(Out Of Pocket Maximum) This is the dollar amount that, when reached, the patient's drug cost will be \$0 for the remainder of the plan year. In the case of a family, no one member may satisfy the entire amount. Each member may contribute to a maximum of half the total OOP Max. However, once a single family member satisfies the single OOP Max, their cost will reduce to \$0.
Specialty Pharmacy	Patients are limited to only fill specialty medications at Accredo Home Delivery* <i>*Unless the medication is restricted distribution and can only be filled at pharmacies specified by the manufacturer</i>

Know Your Rx Coalition **Pharm-Assist** Offering

MONDAY – FRIDAY 8 AM – 6 PM E.T.
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