

# Prescriptions

When you enroll in a Mohawk medical plan, you automatically receive prescription drug coverage. What you pay for prescription drugs depends on your medical plan selection, the type of medication (specialty vs. preventive, brand name vs. generic, etc.), and where your prescription is filled. Certain preventive drugs are available at no cost to you! For a full list, please visit [mymohawkbenefits.com](https://mymohawkbenefits.com).

## Capital Rx - Our NEW low-cost Preferred Pharmacy Partner

Kroger & Costco Pharmacies now in-network!



We are excited to announce a new partnership with Capital Rx as our preferred pharmacy vendor. Capital Rx is a next generation pharmacy benefit manager, ensuring affordable medicine and better support for your prescription needs. See below or visit [cap-rx.com](https://cap-rx.com) for more details.

### What's Changing?

You will continue to enjoy the same pharmacy services you have today, including saving time and money with mail order for your 90-day maintenance medications. Current prescriptions with Express Scripts will automatically transfer to Capital Rx. Plus, Capital Rx offers more generic low cost prescriptions!

### Benefits for You

Capital Rx offers a mobile app for you to easily view and manage your benefits and prescriptions. Be on the lookout for a Welcome Packet to arrive in the mail by the end of December. Best of all, you will still have only one combined medical/pharmacy ID card!

*Please note, in the HSA plan, prescription drug expenses are subject to the plan's deductible, and you'll pay 100% of the out-of-pocket costs until the deductible is met. Please review the below chart and [mymohawkbenefits.com](https://mymohawkbenefits.com) for more information.*

This chart provides an overview of prescription drug costs for 2025. We encourage you to visit [mymohawkbenefits.com](https://mymohawkbenefits.com) for more tools and information including a list of in-network retail pharmacies, pharmacy comparison resources and more.

	HSA Plan	Copay Plan
<b>Retail – Up to a 30-day supply</b> <ul style="list-style-type: none"> <li>Generic</li> <li>Preferred</li> <li>Non-preferred</li> </ul>	20% coinsurance after deductible <i>\$0 qualified preventative medications (after deductible)</i>	\$10 co-pay (generic) \$45 co-pay (preferred) Up to \$200 maximum (non-preferred)
<b>Mail Order – Up to a 90-day supply</b> <ul style="list-style-type: none"> <li>Generic</li> <li>Preferred</li> <li>Non-preferred</li> </ul>	20% coinsurance after deductible <i>\$0 qualified preventative medications (after deductible)</i>	\$25 co-pay (generic) \$112.50 co-pay (preferred) Up to \$500 maximum (non-preferred)

- Coverage only applies to in-network providers. There is no coverage for out-of-network providers.
- The third time you purchase certain long-term maintenance drugs at a participating retail pharmacy, you will pay more unless you order through Capital RX
- VIVIO is Mohawk's partner for specialty medication prescriptions through Walmart Specialty Pharmacy, HealthWarehouse, and others. If you have a question about how VIVIO and specialty medications, please contact the VIVIO Concierge by phone at 800-470-4034.

## Brand-Name Diabetic Medication

For 2025, brand-name diabetic medications will have a **\$50 copay per 30-day supply, excluding test strips, for all plans**. Remember, generic versions are still available at no cost! You'll generally pay less for generics than for brand name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.