



## Advantage Value for Diabetes

We care about your health. We're making it easier and more affordable for you to get the care and medications you need.

### What is Advantage Value?

If you have diabetes this benefit can help lower your out-of-pocket costs for high-value services, prescriptions, and testing supplies to help you manage your condition. With lower costs for these services, our goal is to keep you healthy and reduce the risk of complications.

### Who is eligible?

This benefit is available to Advantage Plan members who have been diagnosed with Type 1 or Type 2 diabetes. Dependents, early retirees, and former employees who have continued coverage through COBRA or FEWD are also eligible. Advantage High Deductible Health Plan members are **not** eligible for this benefit.

### New for 2020

Dependents under the age of 18 years are now eligible for this benefit when enrolled in our Advantage Plan.  
Effective Jan. 1, 2020.

### How do I get this benefit?

You'll automatically receive this benefit when you get an eligible medical service or prescription for your diabetes. There's no need to enroll! The benefits are applied through your health plan or our pharmacy benefit manager.

### How much can I expect to save?

Your savings will vary based on the cost level you're in. The greatest savings will be in cost levels 1 and 2 for clinical care and tier 1 for medications. See the back of this handout for a complete list of levels and out-of-pocket costs for diabetes care.

### Where can I find more information?

You can learn more about Advantage Value for Diabetes on our [Health and Wellbeing web page](#). For more specific information about your diabetes care, contact your health plan or CVS Caremark for pharmacy questions.

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## Medical costs for Advantage Value for Diabetes in 2020

The benefits below are for care primarily for diabetes through your primary care clinic or referred in-network provider (call your health plan to determine if you need a referral). All care not primarily related to diabetes is covered under the standard Minnesota Advantage Health Plan benefits.

Eligible Medical Services	Cost Level 1 You Pay	Cost Level 2 You Pay	Cost Level 3 You Pay	Cost Level 4 You Pay
Physician Office Visits	\$0 copay, deductible waived	\$0 copay, deductible waived	\$35 copay (\$30 with wellness incentive), deductible waived	\$55 copay (\$50 with wellness incentive), deductible waived
Dietitian Office Visits	\$0 copay, deductible waived	\$0 copay, deductible waived	\$35 copay (\$30 with wellness incentive), deductible waived	\$55 copay (\$50 with wellness incentive), deductible waived
Diabetic Retinal Eye Exams	\$0 copay, deductible waived	\$0 copay, deductible waived	\$0 copay, deductible waived	\$0 copay, deductible waived
Labs: LDL Panel, Urine Protein test, Glucose test, Hemoglobin A1C	0% coinsurance, deductible waived	0% coinsurance, deductible waived	0% coinsurance, deductible waived	0% coinsurance, deductible waived
Diabetic Testing Supplies (including covered insulin pumps, continuous glucose monitors)	10% coinsurance, deductible waived	10% coinsurance, deductible waived	10% coinsurance, deductible waived	10% coinsurance, deductible waived
Medication Therapy Management (Pharmacist Consults)	\$0 copay, deductible waived	\$0 copay, deductible waived	\$0 copay, deductible waived	\$0 copay, deductible waived

## Out-of-pocket pharmacy costs for Advantage Value-eligible members in 2020

These out-of-pocket savings apply for medications purchased through in-network pharmacies. These medications may be purchased through retail pharmacy locations, mail, and other specialty services outlined by CVS Caremark.

Eligible Drugs/Supplies	You Pay
Diabetes medications	<u>Copay</u> : \$0 tier 1 / \$20 tier 2 / \$35 tier 3
Hypertensive (blood pressure) medications	<u>Copay</u> : \$0 tier 1 / \$20 tier 2 / \$35 tier 3
Cholesterol medications	<u>Copay</u> : \$0 tier 1 / \$20 tier 2 / \$35 tier 3
Depression medications	<u>Copay</u> : \$0 tier 1 / \$20 tier 2 / \$35 tier 3
Diabetic Supplies (Including test strips, insulin pump supplies, syringes, lancets, and more)	0% coinsurance, deductible waived

Updated October 2019 for 2020 plan year