

Northern Tier Insurance Consortium 2025 Highmark Plan Updates

Annual Limitations

- The annual limitation on in-network out-of-pocket maximums for non-qualified plans decreases to \$9,200 for self-only coverage and \$18,400 for family coverage in 2025.
- The minimum in-network deductible for qualified high deductible plans increases to \$1,650 for an individual and \$3,300 for a family in 2025.

Express Scripts Pharmacy Mail Order Days' Supply

- Beginning 1/1/2025 upon renewal, Express Scripts Pharmacy will no longer dispense prescriptions written for less than a 35-day supply for most medications. Members who want or need to continue filling prescriptions written for a less than a 35-day supply, rather than moving to an extended day supply, will generally be required to fill at one of the retail pharmacies within their pharmacy network.
- If a member is currently receiving less than a 35-day supply from Express Scripts Pharmacy for a medication in scope, they will be notified via an email or a letter, if no email on file. These communications will inform the member to contact their prescriber and ask if a longer day supply is appropriate, and if not, advise the prescriber that they will need to transfer the member's existing prescription to the in-network retail pharmacy of the member's choice.
- There will be a limited number of drug categories where Express Scripts Pharmacy will continue to dispense less than a 35-day supply. These categories are limited to drug classes where consolidation or a longer day supply is not appropriate, such as state and federally controlled drugs, over-the-counter medications, diabetic supplies, and some maintenance medications (e.g., mood altering medications, sublingual nitroglycerin, or warfarin). Additionally, groups with Exclusive Home Delivery will not be subject to the new days' supply limitation by Express Scripts Pharmacy.

Preventive Care

- Polio Vaccine (adults 19 and older): The Centers for Disease Control and Prevention (CDC) has recommended adding the polio IPV vaccine. The change was effective back to 1/1/2025 and the preventive schedule will be updated effective 7/1/2025.
- Pneumonia Vaccine: The CDC has updated the recommendation for the pneumonia vaccine – lowering it to high-risk starting at age 50 (previously was age 65). The preventive schedules will be updated effective 7/1/2025.