

ISU PRESCRIPTION DRUG PLAN SUMMARY

Effective January 1, 2026 – December 31, 2026

Iowa State University's prescription drug plan is administered by Express Scripts. The prescription drug plan is included with participation in either medical plan offered by ISU.

Benefits will be administered as described in Express Script's Summary Plan Description (SPD), available on the [ISU website](#). If there are discrepancies between this comparison and the SPD, the SPD will govern in all cases.

	Tier 1	Tier 2	Tier 3
	Generic Drugs	Preferred Brand Name Drugs (Includes Specialty Drugs)	Non-Preferred Brand Name Drugs (Includes Specialty Drugs)
Deductible	\$0		
Prescription Maximum Out-of-Pocket (MOOP) <i>*Includes co-pays and co-insurance</i>	\$2,000 single \$4,000 total for all other levels		
30-day supply Participating Retail Pharmacy	\$15 co-pay / script	30% co-insurance up to \$125.00 maximum co-pay / script	50% co-insurance up to \$250.00 maximum co-pay / script
90-day Supply Participating Retail Pharmacy	No cost to member	25% co-insurance up to \$300.00 maximum co-pay / script	33% co-insurance up to \$600.00 maximum co-pay / script
90-day Supply Express Scripts by Mail (Home Delivery)	No cost to member	25% co-insurance up to \$300.00 maximum co-pay / script	33% co-insurance up to \$600.00 maximum co-pay / script

**Above amounts apply until MOOP is reached.*

SMART90 – If you're on a maintenance medication, you may qualify for the Smart90 program. This will require you to move to a 90-day supply through home delivery from the Express Scripts® Pharmacy or through your local pharmacy.

SaveOn – Certain specialty medications are eligible for the SaveOn program. Enrollment will reduce your out-of-pocket cost to as little as \$0 for certain medications. Access the list of eligible medications is available at saveonsp.com/iastate/.