



## Transparent Drug Coverage for a Healthier Ministry

The Cedar Health Alliance (CHA) utilizes Ventegra's Generic Plus Drug List (GPDL) to ensure transparent, predictable, and dramatically lower costs for your prescriptions. Our model segments coverage into four distinct tiers based on cost efficiency and sourcing requirements.

### **TIER 1: ZERO COST MEDICATIONS (YOUR DAY-TO-DAY ESSENTIALS)**

This is the foundation of your savings. CHA Tier 1 combines the lowest-cost categories from Ventegra (Tiers 0 and 1).

- **Medications Included:** Approximately 1,900 common generic medications (e.g., standard antibiotics, blood pressure meds, common chronic care drugs).
- **Member Cost:** \$0 Co-Pay for a standard supply.
- **Action:** Look for generics on the GPDL—these are your most affordable choice.

### **TIER 2: LOW CO-PAY GENERICS (EXTENDED OPTIONS)**

This tier covers generics that fall into Ventegra's Tier 2 GPDL category. These are high-quality, effective drugs available at a predictable, low co-pay.

- **Medications Included:** Additional generic drugs beyond the Tier 1 list.
- **Member Cost:** \$50 for a 30-day supply | \$100 for a 90-day (3-month) supply.
- **Action:** These are still highly cost-efficient and easy to budget for.

### **TIER 3: SELECT BRAND-NAME MEDICATIONS (THE SOURCED ADVANTAGE)**

This tier applies to a specific, limited list of common brand-name drugs where special sourcing is required to maintain cost stability.

- **Medications Included:** A discreet list of approximately 50 key Brand Drugs covered by the plan (The specific list is provided during onboarding).
- **Member Cost:** Patient pays the cost of the medication, capped at a maximum of \$250 per month.
- **CRITICAL REQUIREMENT:** MUST be sourced by National Integrative Health (NIH) for the \$250 cap to apply. NIH sourcing ensures you get the best possible price.

### **TIER 4: SPECIALTY MEDICATIONS (MEMBER RESPONSIBILITY)**

This tier includes highly complex, often biological medications used for rare or severe chronic conditions. These are not covered under the Alliance Master Trust plan.

- **Medications Included:** Specialty and high-cost biologic drugs.
- **Coverage Status:** NOT COVERED. The cost of these specialty medicines is the member's responsibility.
- **Your Support System:** Amaze and NIH/Ventegra are available to help you. They can assist in direct sourcing of specialty medications, finding the lowest possible cash price or alternative assistance programs for the member.

**CONTACT US DIRECTLY FOR PERSONALIZED SUPPORT:**  
**[BENEFITS@STONEFORD.COM](mailto:BENEFITS@STONEFORD.COM)**