

FOREIGN SERVICE BENEFIT PLAN (FSBP)

Prescription Benefits Highlights – Non-specialty maintenance drugs

Through home delivery from Express Scripts Pharmacy® or at retail pharmacies in the Express Scripts Smart90® network

Non-specialty maintenance drugs are those you use on a regular basis. After two 30-day courtesy fills at a retail network pharmacy, you must use home delivery or a Smart90 pharmacy to avoid paying full cost. You can purchase up to a 90-day supply of most non-specialty maintenance drugs at these pharmacies.

If you are posted overseas, you may be able to obtain up to a year's supply of medication.

You can transfer your non-specialty maintenance prescriptions by asking the Smart90 pharmacy to contact your current pharmacy. To transfer to Express Scripts Pharmacy, register or log in at **express-scripts.com** and select Pharmacy Options. You can also ask your doctor to send a new 90-day prescription to one of the pharmacies electronically by e-prescribing or fax.

What's the difference between a Smart90 pharmacy and a regular retail pharmacy?

Smart90 pharmacies fill prescriptions in up to a 90-day supply. Regular retail pharmacies are for short-term prescriptions in up to a 30-day supply.

The Plan has a formulary consisting of preferred/non-preferred brand-name and generic drugs. *Medications not on the formulary are not covered.* There may be coverage limitations on some prescriptions, such as controlled substances, subject to state/federal dispensing limitations.

Different co-payments/coinsurance apply for certain medications.

For generic medications:

- Co-payment is only \$15.00.

For brand-name medications:

- Preferred brand-name drug: Co-payment is \$60.00.
- Non-preferred brand-name drug: Coinsurance is 35% of the medication's total cost, subject to an \$80.00 minimum and \$500.00 maximum.

Your out-of-pocket (OOP) expense is the maximum amount you will pay for covered prescriptions and medical during the calendar year.

Self only OOP maximum:

- \$5,000 for in-network medical claims and for prescriptions filled at retail network pharmacies or through home delivery. \$7,000 for in- and out-of-network medical claims and for prescriptions filled either at retail network pharmacies or through home delivery.

Self plus one or Self and family OOP maximum:

- \$7,000 for in-network medical claims and for prescriptions filled at retail network pharmacies or through home delivery. \$9,000 for in- and out-of-network medical claims and for prescriptions filled at retail network pharmacies or through home delivery.

Co-payments and coinsurance are applied to the OOP maximum. After the OOP maximum is met, your co-payment and coinsurance will be zero for covered expenses for the remainder of the calendar year. Your OOP contributions start over every year beginning on January 1.

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