

Standard PPO Benefit Highlights: Retail

When to Use

The most efficient way to use your retail pharmacy benefit is to present your member I.D. card at a participating retail pharmacy. Your retail plan should be used for medications required on a short-term basis. When you have a prescription filled at a participating pharmacy, present your member I.D. card to the pharmacist, who will use an automated system to verify your coverage and prescription cost.

Days' Supply

At retail pharmacies, you may purchase up to a 31-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

Preferred & Non-Preferred Pharmacies

Your company's broad retail pharmacy network includes more than 65,000 pharmacies, however not all pharmacies are preferred. Non Preferred pharmacies will cost you an additional \$5 more than preferred pharmacy.

Preferred pharmacies: Those pharmacies within the Express Advantage Network, a subset of your broader network, featuring major chain and independent pharmacies, grocery stores and mass merchants. They include Target, Walmart, Meijer, Rite Aid, Publix, Costco, Kroger, Kmart, Safeway and many more. For maintenance medications, home delivery pharmacy services from Express Scripts is also a preferred option.

Co-payment / Co-insurance

- For Generic drugs: Your co-payment is \$10.00.
- For Formulary brand-name drugs: Your co-insurance is 25% with a minimum of \$40.00 and a maximum of \$80.00.
- For Non- formulary brand-name drugs: Your co-insurance is 50% of the total medication cost with a minimum of \$60.00 and a maximum of \$135.00.
- Compound Medications: Your plan covers multi-ingredient compound medications.

Standard PPO Benefit Highlights: Mail Order

When to Use

The most efficient way to fill prescriptions that you take for long-term or chronic conditions is through the Mail Order Service.

Days' Supply

Through the Mail Order Service, you can purchase up to a 90-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

Co-payment / Co-insurance

- For Generic drugs: Your co-payment is \$25.00
- For Formulary brand-name drugs: Your co-insurance is 25% with a minimum of \$100.00 and a maximum of \$200.00.
- For Non- formulary brand-name drugs: Your co-insurance is 50% of the total medication cost with a minimum of \$150.00 and a maximum of \$338.00

Benefit Highlights: Accredo, an Express Scripts Specialty Pharmacy

Accredo, an Express Scripts specialty pharmacy provides a high level of care for patients with chronic or serious conditions, who take drugs that require injection, special handling and monitoring during distribution and usage. These medications are used to treat conditions such as MS, Hepatitis C, Rheumatoid Arthritis, among others.

Benefits of using Accredo include:

- 24/7 access to pharmacists who are trained in specialty medications, their side effects, and the conditions they treat.
- Expedited delivery to your home or your doctor's office for all your specialty prescription medications.
- Some supplemental supplies, such as needles and syringes, required to administer the medication may be included at no additional charge.
- Scheduling of refills and coordination of services with home care providers, case managers, and doctors or other healthcare professionals.