

Retiree Passive PPO and Open Access Plus (OAP) - Non OMI

Your 2018 prescription copayments at a glance

	At a retail pharmacy you pay	Through home delivery you pay
Generic drugs	\$10 30-day supply	\$20 90-day supply
Preferred brand-name drugs	\$40 30-day supply	\$80 90-day supply
Nonpreferred brand-name drugs	\$50 30-day supply	\$125 90-day supply

Brand-name drugs with generic equivalents

If you or your doctor choose to fill a brand drug when a generic equivalent is available, you'll pay the generic coinsurance plus the cost difference between the brand and the generic drugs.

To find out if there's a generic equivalent for a brand-name drug you're taking, please visit Express-Scripts.com and select My Rx Choices®. Enter the name of your medication, and My Rx Choices will provide you with personalized cost-saving opportunities specific to your prescriptions and prescription drug plan. If you're new to our website, you'll first need to register, so have your member ID number and a recent prescription number handy. Or, you can call Express Scripts Member Services at 877-567-6326.

Use Accredo to fill specialty medications

Specialty drugs are used to treat complex conditions, such as cancer, hemophilia, immune deficiency and rheumatoid arthritis. These medications should be ordered through Accredo, Express Scripts' specialty pharmacy, starting with the first fill to avoid higher costs. Accredo is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs. Specialty medications ordered through Accredo allow you to receive:

- Toll-free access to specialty-trained pharmacists and nurses 24 hours a day, 7 days a week
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes are provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders
- Up to a **30-day supply** of your specialty medication for one copayment

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy

As a member you can go to nearly 60,000 retail pharmacies, including most major drugstores. Just ask your retail pharmacy if it's in our network. You can also log in to Express-Scripts.com and select "Prescriptions" menu, "Find a Pharmacy".

Don't pay a higher cost for your medications

Save now with home delivery. Under your plan, if you take a maintenance medication, such as those used to treat high blood pressure or high cholesterol, before your third purchase at a retail pharmacy, you need to inform Express Scripts of your decision to stay at retail or move to home delivery. **After the second purchase at retail**, if you do not inform Express Scripts of your choice, **you'll pay the entire cost** for your maintenance medication until you do.

Worry-Free Fills®: A convenient, automatic refill program for your long-term medications

When you refill certain home delivery prescriptions, you'll be asked whether you want to enroll. Once you enroll and are ready for a refill or renewal, your medications will automatically ship to you. Find out more about how **Worry-Free Fills** works by logging in to Express-Scripts.com.

Stretch your home delivery payments with the Extended Payment Program

Instead of paying in full up front, you'll be billed for the cost of your medications over three installments. You can enroll online.

Prior authorization: When is a coverage review necessary?

Some medications are not covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what is on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in to Express-Scripts.com anytime, select "Prescriptions" menu, "Price a Medication" and search for your medication. On the pricing results page, select "View Coverage notes" to see coverage details.

My Rx Choices®: An easy way to lower your out-of-pocket prescription costs

Your **My Rx Choices** prescription savings program is designed to help you find potential savings on prescription medications that you or your covered family members take on an ongoing basis.

Your doctor knows which medications are right for you but may not know their cost. **My Rx Choices** provides you with available lower-cost options so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor's approval.

Vaccination coverage

You are able to receive vaccines at your local retail pharmacy through your prescription drug benefit. Vaccines administered at your retail pharmacy typically do not require an appointment. You can sign into [express-scripts.com](https://www.express-scripts.com) and click "Locate a Pharmacy" to search for in-network pharmacies convenient for you or call Member Services to locate a participating pharmacy near you.

Contact the pharmacy in advance to inquire about vaccine availability, age restrictions, and current vaccination schedule. Also, don't forget to show your prescription drug card to the pharmacist at the time of service.