1. **How can I tell if my medication is covered, if it requires prior authorization, or determine my cost share amount?**

If you have a mobile device, you can download the Express Scripts mobile app which allows you to find this information on the go, including in your doctor’s office. You can also access coverage and pricing information by logging on to Express-Scripts.com. On the website, select “Price a medication.” Also select “My Rx Choices®” to find out whether there are potential lower-cost alternatives to your medications. Both are located under “Manage Prescriptions.” If you prefer to call for any of this information, contact Express Scripts Member Services.

2. **Under the CDHP, how much will I pay for medications until the annual deductible is met?**

You pay the full discounted cost of the drug until the combined medical/prescription drug annual deductible is met. When you are viewing pricing information on the website, keep in mind that the costs will be based on your deductible status at that time. As a result, the pricing information may vary from one date to another.

3. **How can I find out what the discounted cost of a particular drug is?**

If you are currently participating in one of The Hartford’s health plan options, go to Express-Scripts.com and select “View Rx History and Balances.” For a drug that you are currently taking, add the “Plan Paid” and “You Paid” amounts to determine the approximate discounted cost of the drug. Or, you can call Member Services regarding the cost of your current drugs or any other drug you may wish to inquire about.

For anyone who is not currently participating in one of The Hartford’s health plan options, see question 4.

4. **If I’m not currently participating in one of The Hartford’s health plan options, can I get prospective coverage and pricing information to help me determine the plan that’s right for me?**

Beginning on October 14, 2016, the first day of annual enrollment, you can contact Express Scripts Member Services for prospective coverage and pricing information. When calling, Press “0” for the first two prompts. When the automated assistance asks what you are calling about, say “enrollment information” and you will be connected with a member services representative.
5. **What are “maintenance medications” and should I order them through home delivery or a retail pharmacy?**

Maintenance medications are those taken on a long-term basis to treat ongoing conditions, such as high blood pressure, high cholesterol or asthma. You’ll typically save the most by ordering them through home delivery. You can have up to a 90-day supply of medication delivered directly to you and standard shipping is free. (Some medications, such as controlled substances, can’t be shipped in a 90-day supply.)

For some long-term (maintenance) medications, after obtaining a third fill at a retail pharmacy, further fills must be obtained through Express Scripts’ Home Delivery Program. Otherwise, these medications will be available to you; however, you will be responsible for paying 100% of Express Scripts’ discounted rate. For details regarding what medications would be considered maintenance medications, go to Express-Scripts.com or call Member Services.

6. **Does Express Scripts offer an automatic refill program?**

Yes, the Worry-Free Fills® (WFF) program is designed to help you avoid running out of medication. When you enroll your eligible prescriptions in WFF, the home delivery pharmacy will automatically send your next eligible refill before your medication is due to run out, using your existing address and payment information. With your permission, Express Scripts can even call your doctor when it’s time to renew your prescription. To see whether your medications are eligible and to enroll, call Member Services or log on to Express-Scripts.com. (For safety and other reasons, prescriptions for some medications, such as specialty drugs and controlled substances, can’t automatically be filled.)

7. **What happens if I don’t include payment when I order through home delivery?**

Payment for your home delivery prescriptions is expected at the time you place your order. However, as a courtesy, Express Scripts extends a $150 account limit (also known as a floor limit) to help prevent delays if you don’t include sufficient funds.

If your unpaid balance or your current order exceeds the account limit, Express Scripts won’t be able to process the order until payment is made. Your order could be delayed, as Express Scripts will attempt to contact you to secure payment. If, after 10 business days, they are unable to reach you, the prescription could be returned to you unfilled.

8. **How can I pay for my home delivery orders?**

You can pay by check, e-check (see the next question), money order, or credit/debit card. To enroll in the automatic payment program using a credit/debit card, visit Express-Scripts.com, select “Account settings” and then select “Payment information.” If you submit a prescription with a home delivery order form, you can also fill out the automatic payment section on the form.

9. **What is e-check and how can I start using it?**

E-check is another term for electronic funds transfer. When you pay using e-check, your payment is conveniently deducted from your checking account. Plus, there’s a 10-day grace period between the time your order is sent and when the amount is deducted from the assigned checking account. (The amount deducted will be included in the prescription information that accompanies your order.) You can enroll online at Express-Scripts.com by selecting “Account settings” and “Edit Payment Information.” Or, you can opt to enroll by calling Member Services. If you’re submitting a prescription with an order form, you can also complete the e-check section on the form.

10. **What if I cannot afford to pay the full cost of my home delivery order at one time?**
Express Scripts Extended Payment Program (EPP) lets you pay for your home delivery medications in 3 monthly installments, instead of paying the full amount all at once. Enrollment in this program requires a major credit or debit card and each monthly payment is automatically charged to the card you designate when enrolling. (Flexible Savings Account and Health Saving Account cards are not acceptable for this program.) Any outstanding balances must be paid in full when enrolling or dis-enrolling in the Extended Payment Program. Please review Terms & Conditions on the website for more details when enrolling in the Extended Payment Program.

11. Can more than one address be retained if my covered family members have different shipping addresses or if I need to use a temporary address?

Yes, individual addresses can be indicated for covered dependents, such as a student at a college address. You can also register a temporary address, such as a vacation home. Contact Member Services to add addresses for covered dependents or to register a temporary address.

12. What if my doctor takes me off a medication right after I've ordered it through home delivery?

Contact Express Scripts Member Services and let them know you no longer need the order because the doctor has ended the medication therapy. Express Scripts ability to stop the order depends on where it is in the pharmacy’s process. Once a medication is dispensed, shipping typically can’t be stopped. If you receive a medication that you no longer want, Express Scripts can’t credit your account. If you send back a medication, Express Scripts, in accordance with safety regulations, can’t return it to inventory or dispense to another patient.

13. What if I purchase my medication at an out-of-network pharmacy?

If you use a non-participating (out-of-network) pharmacy, you’ll pay full price for the medication and must submit a claim form along with the pharmacy receipt for reimbursement. These claims are subject to the same coverage rules that would apply had you used a participating pharmacy. The coinsurance for out-of-network claims is 50%.

14. If I switch from the PPO Plan to one of the CDHP options, will my participation in the Worry-Free Fills program continue?

Yes. Express Scripts will continue to automatically refill your eligible prescriptions. Please be aware that your cost could be significantly different under the CDHP. If you wish to cancel your participation in the Worry-Free Fills program, log on to Express-Scripts.com, select “Order Status” and then select “Cancel refill and turn off Worry Free Fills” under the medication name. Member Services can also assist you.

15. If I switch from the PPO Plan to one of the CDHP options, will my participation in the Automatic Payment Program continue?

Yes. This program remains in place under the CDHP unless you cancel your participation. You may choose to cancel because you feel more comfortable paying for medications as you order them. If you wish to cancel your participation on the Automatic Payment Program, log on to Express-Scripts.com, select “View Rx History and Balances” under "Manage Prescriptions," then select “Mail Order Payments” and “Update Payment Information.”

16. I don’t usually pay for my medications until I receive them. Can I do this under the CDHP?

Under CDHP, payment should be made when you place the order to prevent shipping delays. However, as a courtesy, Express Scripts extends a $150 account limit (also known as a floor limit) to help prevent delays if you don’t include sufficient funds. If your unpaid balance or your current order exceeds the account limit, Express Scripts won’t be able to process the order until payment is made.