

# Intel Corporation

---

## Prescription Benefits Managed by Express Scripts

Member Services: **800.899.2713**

Member Website: **Express-Scripts.com**

Open Enrollment Website: **Express-Scripts.com/inteloe**

### FREQUENTLY ASKED QUESTIONS

**Important: New members to the High Deductible Health Plan (HDHP) should pay special attention to the section on page 5, titled “Key facts to consider if you’re new to the High Deductible Health Plan.”**

#### **1. Who is Express Scripts?**

Express Scripts manages the prescription benefit for many employers and health plans and services millions of members nationwide. This includes Intel’s employees, retirees and covered dependents.

#### **2. What does Express Scripts do for Intel?**

Intel’s medical plans are self-insured. This means that every dollar above what members pay (for example, paycheck deductions, deductibles, copayments) is paid by Intel. We have contracted with Express Scripts to manage Intel’s prescription benefit plans, provide home delivery pharmacy services and communicate relevant information about the plans to Intel members. Express Scripts is expected to efficiently administer the plans according to the rules and benefits defined by Intel. In addition, Express Scripts helps to secure negotiated prescription pricing, and it helps safeguard members against potentially harmful drug interactions.

#### **3. How do Intel and I save money with my prescription benefit?**

On The Intel’s behalf, Express Scripts negotiates discounted pricing with pharmacies participating in its national retail pharmacy network. Intel can take advantage of reduced prescription costs because of Express Scripts prescription volume and size. The Express Scripts Pharmacy<sup>SM</sup> home delivery service can also offer Intel and its employees savings as a result of its efficiencies, purchasing power and advanced technology. Members typically save the most when using the home delivery pharmacy. Express Scripts also provides cost savings to the plan through additional discounts that are negotiated with pharmaceutical manufacturers (via rebates) and shared with Intel. These discounts help reduce Intel’s overall prescription plan costs and are ultimately shared with employees by keeping medical plan paycheck deductions lower.

#### **4. Will I always pay less with my prescription benefit?**

Express Scripts has tremendous purchasing power, but occasionally retail pharmacies may be able to offer certain drugs at a lower cost than your coinsurance amount. This includes prescription discount programs, such as \$4 generics, that some pharmacies offer. In these cases, you will be charged the pharmacy’s cost. You should still present your member ID card so that the purchase will count toward your medical plan’s annual deductible and out-of-pocket maximum, and so that Express Scripts can monitor your prescriptions for potential drug interactions.

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

If you have a mobile device, you can download the Express Scripts mobile app for free. Using the mobile app allows you to find this information on the go, including in your doctor's office. Coverage and pricing information is also available by logging in at **Express-Scripts.com**. Once on the website, click "Price a medication." While there, also click "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.

If your plan has a deductible, please note that the price provided will be based on your deductible status at that time. As a result, it's possible the pricing for a medication could vary from one date to another.

**6. Does the plan offer prescription coverage through another pharmacy benefit manager?**

Effective and quality management of prescription coverage is achieved by using only one pharmacy benefit manager. This allows Intel to leverage our size and scale to keep our cost down. Express Scripts has served Intel's employees and families for the several years and is highly recognized in the areas of research, drug safety, technology and fraud prevention.

**7. If I am not a member or I'm a member considering changing plans, can I get prospective coverage and pricing information to help me determine the plan that's right for me/my family?**

Yes. You can review the different plan options by visiting **Express-Scripts.com/inteloe**. Or, you can contact Member Services and let the representative know you're looking for enrollment information.

**8. 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.)

Under your plan, you can purchase two fills of a maintenance medication at any participating retail pharmacy for your retail copayment. After the second fill, you'll pay more if you choose to order the medication at a pharmacy other than the Express Scripts Home Delivery Pharmacy or Costco and Walgreens retail pharmacies (see next question).

**9. So, I can use the retail pharmacy to get my maintenance medications?**

Yes. Intel employees and covered dependents are able to order up to a 90 day supply at Walgreens (and any other Walgreens affiliated pharmacy) and Costco pharmacies without any penalty for the same copay/coinsurance as Express Scripts home delivery. (You do not need to have a Costco membership to fill your medications at Costco.)

Specialty medications (drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis) will continue to only be covered when ordered through Express Scripts specialty care pharmacy, Accredo Health Group. If you use a pharmacy other than Accredo to purchase specialty medications, you will be responsible for their full cost.

## **10. Why might I receive a new member ID card?**

Generally this would occur:

- If you are new to the Intel prescription drug program.
- If you move from one medical plan to another (Cigna to the Anthem or vice versa).
- If you lose your ID card and request a copy either online or through Member Services.

## **11. Will Express Scripts automatically substitute generic equivalents for brand-name drugs?**

Yes. The home delivery pharmacy will automatically fill prescriptions with generic equivalents (if available), unless you specifically request the brand or your doctor indicates DAW (dispense as written) on the prescription.

If you request a brand when a generic equivalent is available, you'll be responsible for the generic copayment **plus** the difference in cost between the brand and the generic.

If your doctor request a brand when a generic equivalent is available, you'll be responsible for your regular brand copay/coinsurance.

## **12. Does Express Scripts offer an automatic refill program?**

Yes, enrolling in automatic refills helps you avoid running out of medication. When you enroll your eligible prescriptions in automatic refills, 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 okay, 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 Express Scripts Member Services or login on **Express-Scripts.com**. (For safety and other reasons, prescriptions for some medications, such as specialty drugs and controlled substances, can't automatically be filled.)

## **13. How are home delivery medications packed to help ensure they aren't impacted by high or low temperatures.**

The Express Scripts Pharmacy has been shipping medications to all areas of the U.S. for many years, including high temperature areas such as Arizona. Package designs have been developed to keep medications within the appropriate temperature range when travelling through different climatic conditions. Various materials, including frozen, refrigerated and room-temperature gel packs, are used as needed to protect from temperature extremes. A temperature-forecasting program is also used to help determine which packaging is appropriate. The shipping and destination temperatures are identified using forecasted temperatures, which are then matched to the medication's temperature profile to identify the packaging. If you're still concerned about outside temperatures and your normal delivery location, you can opt for delivery to an alternative address, such as a workplace or a neighbor's home. Call Express Scripts to arrange an alternate delivery or if you have additional questions.

## **14. 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 \$100 account limit (also known as a floor limit) to help prevent delays if a member doesn'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.

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

You can pay by check, electronic check (see below), money order, or credit/debit card. To enroll in the automatic payment program using a credit/debit card, visit **Express-Scripts.com** and select “Edit Payment Information” from the menu under "My Account." If you submit a prescription with a home delivery order form, you can also fill out the automatic payment section on the form.

**16. What is electronic check and how to can I start using it?**

Electronic check is another term for electronic funds transfer. When you pay using electronic check, your copayment is conveniently deducted from your checking account when your order ships. The amount deducted will be included in the prescription information that accompanies your order. You can enroll online at **Express-Scripts.com** and select “Edit Payment Information” from the menu under "My Account." 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 electronic check section on the form.

**17. Can I keep more than one credit/debit card number on file?**

Yes.

**18. What is a compounded medication and why are they no longer covered?**

Compounded medications are made when a licensed pharmacist combines, mixes or alters a medication’s ingredients to meet a doctor’s request. *The U.S. Food and Drug Administration (FDA) does not verify the quality, safety and/or effectiveness of compounded medications.* While they may be used if an FDA-approved, commercially available drug doesn’t work, compounded medications have ingredients that can often cost more — but are not necessarily more effective — than similar FDA-approved medications.

Most compound medications are not covered under the plan. If you are taking a compound, Express Scripts recommends that you contact your physician to try a commercially available FDA approved alternative.

If you’ve tried all the alternatives, then you can appeal to obtain the compound Express Scripts will handle and review your appeal and inform you of the decision. You may also continue therapy and pay out of pocket for your current medication.

There are a couple of exceptions to the exclusion of compounds, those exceptions are:

- Most hormone replacement therapies are still available via compounding at a participating retail pharmacy. Due to the FDA’s warning of estriol’s lack of safety and efficacy data we have not excluded these from coverage, however Express Scripts will continue to monitor the class of medications.
- Pediatric compounds when a child needs to obtain an adult medication in a lesser dose and/or cannot swallow tablets, the pharmacist can compound the medication into a dosage form that the child can take.

**19. 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 members pay for their 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 or any other forms of payment are not acceptable for this program.) Any outstanding balances must be paid in full when enrolling or disenrolling in the

Extended Payment Program. Please review Terms & Conditions on the website for more details when enrolling in the Extended Payment Program.

**20. 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 Express Scripts Member Services to add addresses for covered dependents or to register a temporary address. Members can also manage multiple addresses at **Express-Scripts.com**.

**21. If I have a question about a home delivery prescription, who can I contact for help?**

Intel provides several options to get help. First, you should contact Express Scripts Member Services at the toll-free number on your member ID card to resolve any issue directly. If you still have a concern or are not able to resolve directly, contact the Intel HR Service Center at 877.GOMYBEN (877.466.9236). Intel Health Benefit Center will work with you and Express Scripts to resolve your issue. They can also help explain how the prescription benefit works so you can receive the highest level of coverage. Benefits can be complex and sometimes we all need a little help to understand them.

**22. 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.

**23. Are drugs for infertility covered under the plan?**

Yes. The drugs are subject to a 50% coinsurance and there is \$5,000 lifetime maximum amount that your plan will pay towards these medications. Your coinsurance will apply to your deductible and out-of-pocket if you are in the HDHP. After you have reached your \$5,000 maximum, Intel will not pay any additional dollars for infertility medications. Additionally, once the maximum is met, any dollars spent on Infertility drugs will not be applied to your deductible or out-of-pocket.

If you have a claim that will meet and exceed the maximum, you will need a special override entered to allow that claim to process for the amount that is remaining on the maximum. In order to obtain the special override you would need to contact Member Services and advise the representative that you need an "authorization for your fertility CAP straddle claim".

Please note any dollars that are over the maximum you will be responsible for paying. For instance, if you are in the HDHP and you have met your OOP and your lifetime fertility maximum has \$4800 applied. If your straddle claim is \$1000, you would pay your normal cost share up for the amount before the maximum (in this case, it would be \$0 since you have met your out-of-pocket) in addition to the amount over the maximum (\$800). So, once the authorization has been entered, you will pay \$800 for that claim. This is just an example and the cost you would pay would depend on the cost of the medication and where you are within your lifetime fertility maximum.

**24. Do all covered drug charges apply to my deductible and out-of-pocket maximum?**

The following do not apply:

- The difference in cost between a brand-name drug and a generic (when a brand that has a generic equivalent is purchased)
- The cost you pay after your third fill of a maintenance drug at a participating retail pharmacy

**KEY FACTS TO CONSIDER IF YOU'RE NEW TO THE CONSUMER-DIRECTED HEALTH PLAN:**

**25. I pay 100% of the discounted cost for medications until my deductible is satisfied. How do I know what the 100% discounted cost is?**

Understanding the cost can help prevent surprises when you make your purchase. You can log in at **Express-Scripts.com** and select "View Rx History & Balances" from the menu under "Manage Prescriptions". This screen will show columns titled "Plan Paid" and "You Paid." Adding these two columns will provide the approximate cost you will be charged under the HDHP. When you will also see a box summarizing your "Current remaining plan balances" on the home page. Once you satisfy the deductible, you'll pay coinsurance for covered medications.

Additionally, once the enrollment period begins you can use the enrollment website to price medications in one of the plan options available for you to enroll in.

**26. What happens if I continue to purchase maintenance medications at a retail pharmacy?**

As described in question 8, after the second fill of a maintenance prescription at a participating retail pharmacy other than Costco and Walgreens, you'll pay more unless you start purchasing it through the Express Scripts Pharmacy home delivery service or Costco or Walgreens.

Additionally, if you already filled a maintenance prescription more than three times at retail pharmacy other than Costco or Walgreens, the 100% coinsurance you pay will not be applied to the deductible and out-of-pocket maximum. Using home delivery or Costco or Walgreens is the only way for the full cost to be applied to your deductible and out-of-pocket maximum. Be sure to price medications prior to ordering through home delivery to be sure you understand the cost. Log in at **Express-Scripts.com** and click "Price a Medication" under "Manage Prescriptions," or call Member Services.

**27. I'm currently enrolled in the automatic fills program (see question 12). Will I remain enrolled?**

Yes. Express Scripts will continue to automatically refill your eligible prescriptions. Please be aware that your cost could be significantly different under the HDHP. If you wish to disenroll from automatic refills, you can do so by logging in at **Express-Scripts.com**, clicking "Order Status" and selecting "Stop automatic refills" under the medication name. Member Services can also assist with disenrolling.

**28. I'm currently enrolled in the Automatic Payment Program (see question 15). Will I remain enrolled?**

Yes. This program remains in place under the HDHP unless you disenroll. Some members may choose to disenroll because they feel more comfortable paying for medications as they order them. If you'd like to do so, log in at **Express-Scripts.com**, select "View Rx History and Balances" under "Manage Prescriptions," then select "Mail Order Payments" and "Update Payment Information." You may also select "Edit Payment Information" from the menu under "My Account".

**29. I don't pay for my medications until I receive them (see question 14). Can I do this under my HDHP?**

Under HDHP, payment should be made when you place the order to prevent shipping delays. If your order (including any outstanding balance) is \$100 or more, the process described in question 14 will apply.

**Express Scripts manages the prescription benefit for all medical plans of Intel.**