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## **Common questions and answers about your LM HealthWorks Plan prescription drug benefit**

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Your benefit plan covers three tiers of drugs: generic, preferred brand-name, and non-preferred brand-name. This fact sheet will help answer some questions you may have about your three-tiered pharmacy benefit and will tell you how your prescription benefit managed by Express Scripts may help you lower your out-of-pocket prescription costs.

The cost of your medications depends on whether you use generics, preferred brand names, or non-preferred brand names. Your plan's formulary is an extensive list of commonly prescribed generic and brand-name prescription drugs that are preferred by the plan and have been selected based on their clinical safety and opportunities for savings. An independent Pharmacy and Therapeutics committee reviews and updates this list regularly, based on continuous evaluation of medications.

### **Frequently Asked Questions**

#### **What are generics?**

**FDA-approved generic equivalents** have the same active ingredients as brand-name drugs. The U.S. Food and Drug Administration (FDA) expects these generics to work the same way as the original brand drugs because they are generally available in the same dosage strengths and dosage forms. They must also meet FDA standards for quality and purity. You usually save the most with generics.

**Generic alternatives** contain different active ingredient(s) than the brand-name drug you are taking but can sometimes treat the same condition as the brand-name drug. Generic alternatives are not the same as generic equivalents.

#### **What are preferred brand-name drugs?**

These are brand-name drugs that are listed on the plan's formulary (list of preferred prescription drugs). The *LM HealthWorks* Plan prefers these medications because they are safe, effective alternatives to other brands that may be more expensive.

#### **What are non-preferred brand-name drugs?**

These are brand-name drugs that are not included on the plan's formulary (list of preferred prescription drugs). Non-preferred brand-name drugs have higher coinsurance than preferred brand-name drugs. You **pay more** if you use non-preferred drugs than if you opt for generics and preferred brand-name drugs.

#### **Why should I take generic or preferred brand-name drugs?**

You typically pay a lower coinsurance amount for generics and preferred brand-name drugs.

**What if my doctor prescribes a non-preferred brand-name drug?**

You can ask your doctor whether a generic or preferred brand-name may be right for you. Only your doctor can change your prescription. You can check your cost and coverage for a medication. See the **Price a Medication Tool** on the *LM HealthWorks* Plan site under Your Health Plan >Using Your Plan > Prescription Drug Benefits.

**How will my doctor know which medications are preferred by the plan?**

Discuss the list of drugs on the formulary with your doctor *before* your prescription is written. Your doctor may see that there is a preferred drug that is appropriate for you. You can look up the formulary on the *LM HealthWorks* Plan Web site under Your Health Plan >Using Your Plan > Prescription Drug Benefits.

You can also log in at [express-scripts.com](http://express-scripts.com) or the Express Scripts mobile app while in the doctor's office to find out which medications are preferred. Click "Price a Medication" under "Prescriptions" and follow the instructions to enter your medication name. (If you are a first-time visitor to [express-scripts.com](http://express-scripts.com), please take a moment to register with your member ID number.)

**Will certain medications no longer be covered in 2019?**

As of January 1, certain medications that were previously covered will no longer be covered by the plan. If you take one of these medications, you should receive a letter advising about this plan change. You will pay full cost if you choose to purchase the medication as of January 1. You can check your cost and coverage for a medication. See the **Price a Medication Tool** on the *LM HealthWorks* Plan site under Your Health Plan >Using Your Plan > Prescription Drug Benefits.

**What if my medication is subject to coverage approval (also known as prior authorization)?**

If a prescription requires coverage approval, ask your doctor to visit Express Scripts' online portal [esrx.com/PA](http://esrx.com/PA) to request a coverage review. If coverage is approved, you will pay your regular copayment for the medication. If coverage isn't approved, you will pay full cost. You can check your cost and coverage for a medication. See the **Price a Medication Tool** on the *LM HealthWorks* Plan site under Your Health Plan >Using Your Plan > Prescription Drug Benefits.

**What is home delivery from the Express Scripts Pharmacy<sup>SM</sup>?**

The Express Scripts Pharmacy can ship covered maintenance medications<sup>†</sup> directly to you. You'll typically save because you can receive up to a 90-day supply for one home delivery coinsurance payment. Standard shipping is free.<sup>‡</sup> To start using home delivery, follow the instructions on the next page under "How do I get started?"

As part of your plan—and at no cost to you—you also have access to Express Scripts pharmacists who have specialized training in medications to treat conditions including diabetes, asthma, heart disease, and cancer. These pharmacists focus on medication safety for patients with chronic or complex conditions. They can answer your medication questions, help you avoid drug interactions and even help you and your doctor identify potential savings. To ask to speak with a pharmacist with specialized training, call the LM Healthworks Plan at (877) 458-4975 and press 2. You can also log in at [express-scripts.com](http://express-scripts.com), choose "Health Resource Center" from the menu under "Benefits," click the name of the condition, then look for the "Ask a specialist pharmacist" link to ask your question.

<sup>†</sup> Maintenance medications are taken to treat ongoing conditions such as high cholesterol, high blood pressure, depression, or diabetes.

<sup>‡</sup>Standard shipping is part of your prescription plan.



### **How do I get started with the Express Scripts Pharmacy?**

Using home delivery is easy and convenient. Choose one of these options for submitting your prescriptions:

#### **For new prescriptions or to renew a prescription**

- **ePrescribing:** Ask your doctor if he or she can send the prescription to Express Scripts electronically (known as ePrescribing).
- **By fax:** Ask your doctor to call (888) 327-9791 for faxing instructions. (Only your doctor can fax your prescriptions.)
- **By mail:** For a new medication, ask your doctor to write a prescription for up to a 90-day supply, plus refills for one year, as appropriate. Complete a home delivery order form and send the form, the prescription and your payment to the address on the form.

#### **For refills**

- Order online at [express-scripts.com](http://express-scripts.com).
- Use the Express Scripts® mobile app.
- Call the LM Healthworks Plan at (877) 458-4975 and press 2.
- Complete and mail the refill form sent with your medication.

To obtain home delivery order forms and fax forms, log in at [express-scripts.com](http://express-scripts.com) and select “Forms & Cards” under “Benefits.” You can also get them by calling Member Services.

### **Can I continue to fill prescriptions for maintenance medications at my local retail pharmacy?**

The LM HealthWorks benefit covers **up to three fills** of a maintenance medication at a participating retail pharmacy for your retail coinsurance amount. Beginning with the **fourth** fill, you will pay your retail coinsurance plus an additional \$25 if you continue to fill the prescription at the retail pharmacy. To avoid paying this extra amount, use the Express Scripts Pharmacy and you will pay your regular home delivery coinsurance for up to a 90-day supply of your medication. Please note that you’ll never pay more than the actual cost of the medication at a retail pharmacy.

NOTE: The information in this document is accurate as of December 2018; however, it is subject to change. Please call the LM Healthworks Plan at (877) 458-4975 and press 2 if you have any questions or for further verification.