



Your Pharmacy Benefits with Express Scripts

Frequently Asked Questions

Please take a moment to read this information and become familiar with the features and advantages of your plan. You can also save it for future reference.

GENERAL INFORMATION

Q: How can I contact Express Scripts?

A: For questions or information about your prescription plan, **please register and log in anytime at express-scripts.com**. You can also call Express Scripts at 866.834.0454.

Q: When should I use my member ID card?

A: Please show your Thrivent medical plan member ID card to your pharmacist when filling a prescription for yourself or a covered family member. There is not a separate ID card for your pharmacy benefits.

PRESCRIPTION COVERAGE

Q: How do I maximize my prescription drug coverage?

A: Here are ways to take advantage of your plan:

- Use FDA-approved generic medications whenever possible.
- For short-term medications, use local participating pharmacies. For example, your doctor might prescribe a 15-day antibiotic for an infection.
- For long-term maintenance medications, use CVS, Walgreens or home delivery from Express Scripts® Pharmacy to receive up to a 3-month supply.

Q: What does the term “cost share” mean?

A: Your cost share is the portion of the cost you pay for covered prescriptions. Under most plans, the member’s cost share is a copayment, which is a flat dollar amount, or coinsurance, which is a percentage of a medication’s cost.

Q: How can I calculate my out-of-pocket cost for a preferred or a nonpreferred medication?

A: There’s a tool on **express-scripts.com** called Price a Medication that will help you calculate the estimated cost of a prescription medication. When your coverage begins, register or log in at **express-scripts.com** and click on **Price a Medication** in the menu under **Prescriptions**. Enter your medication name and view cost and coverage information on the results page. The Price a Medication tool is also available on the Express Scripts® mobile app.

Note: The Price a Medication calculator doesn’t imply a guarantee of coverage, because covered products or categories are subject to individual plan restrictions and/or limitations. The Price a Medication tool displays cost and coverage information for the current calendar year.

Q: Are generics safe?

A: Yes. FDA-approved generic medication — like brand-name medications — must meet the same standards of quality and purity established by the U.S. Food and Drug Administration (FDA) to help ensure their safety and effectiveness, and generics usually cost less. Generic versions approved by the FDA have the same active

ingredients as their brand-name counterparts, and they're equal in strength and dosage. Sometimes, drug manufacturers use different inactive ingredients, such as fillers and dyes, which may affect a generic medication's shape, color, size or taste.

Q: Why should I consider generics or preferred brand-name medications?

A: You may save money by taking generics or preferred brand-name medications because they usually cost less under your plan than nonpreferred brand-name medications. Many new generics have become available over the past year. If you're taking a nonpreferred medication, ask your doctor if a lower-cost generic or preferred brand medication would be the right option for you.

Q: How do I know whether my medication is covered or whether there's a generic equivalent?

A: To find coverage and pricing details or if your medication has a generic equivalent, register or log in at **express-scripts.com**. Then, choose **Price a Medication** from the menu under **Prescriptions**. After you look up a medication's name, you'll see cost and coverage information on the results page.

Q: How do I know which medications are preferred?

A: Your preferred medication list contains thousands of commonly prescribed medications. To see if a medication is covered on your medication list, log on at **express-scripts.com** and select **Price a Medication** from the menu under **Prescriptions**. Enter your medication name and click **Search**. If your drug isn't preferred, talk with your doctor to identify an appropriate alternative that will effectively treat your condition.

LONG-TERM MAINTENANCE MEDICATIONS

Q: What is a maintenance medication?

A: Maintenance medications are those taken on a long-term, ongoing basis. The Thrivent benefit allows you to fill up to a three-month supply at a time for your maintenance medications.

Q: What is the difference between long-term and short-term drugs?

A: Long-term drugs, also called maintenance medications, are those you take on an ongoing basis, such as to treat high blood pressure or high cholesterol. Short-term drugs include antibiotics and other medications that you take for short periods. Under your plan, you can fill short-term prescriptions at any participating retail pharmacy in your network.

Q: What options do I have for obtaining a 90-day supply of medication?

A: Express Scripts offers three options for obtaining a 3-month supply of your medications. Your doctor can write your prescription for a 90-day supply of medicine, which can then be filled at a CVS pharmacy, at a Walgreens pharmacy, or through home delivery from Express Scripts® Pharmacy.

Q: When should I use one of these programs?

A: Your pharmacy benefit allows two retail fills of certain long-term maintenance medications. After the second retail fill of a maintenance medication, you will be required to obtain a 90-day supply through CVS, Walgreens, or Express Scripts® Pharmacy. Per your plan, if you keep filling a 1-month supply of your maintenance medication instead of a 3-month supply, or if you're using a non-CVS or non-Walgreens pharmacy, you'll pay the full cost for your medicine.

Q: What does "full cost" mean?

A: "Full cost" is the actual cost of your medicine. For example, the actual cost of the medicine might be \$75, but if you have a copayment or coinsurance, your payment might only be \$20. "Full cost" means that your payment would be the entire \$75. The \$75 would not apply to the deductible and out-of-pocket maximum.

Q: What is the advantage of getting up to a 3-month supply vs. a 1-month supply?

A: By getting up to a 3-month supply, you'll make fewer trips to the pharmacy, and you'll only need to make one payment every 3 months. Also, there's usually a savings for getting one 3-month supply vs. three 1-month supplies at retail. After the second time you purchase a 1-month supply of a long-term drug at a non-CVS or non-

Walgreens network pharmacy, you will pay the entire cost. You can avoid paying more by choosing a 3-month option — either through home delivery from Express Scripts® Pharmacy or from a CVS or Walgreens pharmacy. You will pay the same copayment for your 3-month supply whether you fill through home delivery from Express Scripts® Pharmacy or from a CVS or Walgreens pharmacy.

HOME DELIVERY

Q: What's Express Scripts® Pharmacy?

A: This home delivery service is available as part of your prescription plan. With Express Scripts home delivery, you could save when you fill up to a 90-day supply of your long-term maintenance prescriptions.

Q: How do I get a prescription filled?

A: You must get a prescription from your doctor. For most covered medications, including controlled substances, you can do this in one of two ways:

- Have the doctor send the prescription electronically to Express Scripts® Pharmacy using e-prescribing (the fastest method).
- Submit the prescription using a home delivery order form found at **express-scripts.com**. Log in and select **Benefits** from the menu bar, select **Forms** and then select the **Home Delivery Order Form**.

For compound medications, you must use a participating retail pharmacy; Express Scripts® Pharmacy doesn't dispense compounded medications.

Q: How can I start using Express Scripts® Pharmacy for new prescriptions?

A: To start ordering a medication you take on an ongoing basis, ask your doctor to write a prescription for up to a 90-day supply, plus refills for up to 1 year (as appropriate). To fill the prescription, choose one of these options:

- Have the doctor send the prescription electronically to Express Scripts® Pharmacy using e-prescribing (the fastest method) or fax. Your doctor can call 888.327.9791 for faxing instructions.
- Mail your prescription(s) along with the required cost share and a completed order form. Order forms can be found at **express-scripts.com** or by calling Member Services.

Once you've placed your first order, you can register or log in at **express-scripts.com** or on the **Express Scripts mobile app** to request your prescription refills and renewals.

Q: Is there an additional charge for shipping and handling with home delivery?

A: Medications are shipped via standard service at no cost to you. Expedited shipping is also available for an additional fee.

Q: How soon will I receive my home delivery order? And how can I check the status of my order?

A: Orders for a first-time prescription will usually arrive within 8 to 11 business days after Express Scripts® Pharmacy receives your prescription. Refills will usually arrive faster. You can check the status of your order by logging in at **express-scripts.com** or on the Express Scripts mobile app. Or you can call Member Services and use the automated system. If you're a first-time visitor to the website, take a moment to register with your member ID number.

Q: How do I pay for my home delivery prescriptions?

A: You can pay by credit or debit card (Health Savings Account [HSA] or Flexible Spending Account [FSA] included), electronic checking, money order, MasterPass or PayPal. If you prefer to use a credit card, you have the option of enrolling in the Express Scripts automatic payment program online at **express-scripts.com**. You can also call Member Services.

When you pay for home delivery prescriptions by electronic checking, your cost share is conveniently deducted from your checking account. (The amount that is being deducted will be noted in the prescription information that accompanies your order.)

You can also provide your payment preference by logging in at **express-scripts.com** and selecting **Payment Methods** from the menu under **Account**. Then click Edit information to input your payment information.

SPECIALTY MEDICATIONS

Q: What's a specialty medication?

A: Some prescription medications are called “specialty medications,” and they’re used to treat complex, chronic health conditions, such as multiple sclerosis or rheumatoid arthritis. These medications usually have to be stored or handled in special ways.

Q: Is there an extra cost to use Accredo's specialty pharmacy services?

A: No. As an Express Scripts specialty pharmacy, Accredo is part of your prescription plan.

Q: Can I order all my medications from Accredo?

A: No. Accredo dispenses only specialty medications.

PRIOR AUTHORIZATION

Q: What's prior authorization (also known as coverage approval)?

A: Your plan uses coverage management programs to help ensure you receive the prescription medications you need at a reasonable cost. These programs include prior authorization, step therapy and quantity management.¹ Each program is administered by Express Scripts to determine whether your use of certain medications meets your plan's coverage requirements. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.

If your prescription requires prior authorization, your doctor can initiate a coverage review by visiting our online portal, **esrx.com/PA**. Express Scripts will inform you and your doctor in writing of the coverage decision.

EXPRESS SCRIPTS' WEBSITE AND MOBILE APP

Q: How do I register with the Express Scripts website?

A: You can log in and register at **express-scripts.com**. You'll be asked to provide your member ID number and email address.

Q: What can I do on the Express Scripts website?

A: On **express-scripts.com**, you can...

- Get information about your plan.
- Find participating retail pharmacies near you.
- See how much certain medications will cost.
- Refill and renew home delivery prescriptions.
- Check order status.
- Receive timely medication alerts.
- Find available lower-cost medication options.
- Ask questions of a pharmacist online.

Q: How do I download the Express Scripts mobile app?

A: Visit your mobile device app store, search for “**Express Scripts**” and download it for free. Register or log in using the same username and password you created if you already registered via express-scripts.com.

Q: What can I do on the Express Scripts mobile app?

A: Many of the tools you can use for managing your prescriptions on express-scripts.com are also available through the mobile app. You can use the app to view your medications and set reminders for when to take them or to notify you when you’re running low. You can also get personalized alerts and check for lower-cost prescription options available under your plan.

PRIVACY INFORMATION

Q: Who has access to my prescription information?

A: Express Scripts has a strong commitment to your privacy. Express Scripts has established effective administrative and technical safeguards to protect the confidentiality of your prescriptions and other information and to secure this information from unauthorized or improper access, disclosure or use. In addition, Express Scripts does not sell individually identifiable information nor lists of members and their covered dependents to outside companies for solicitation or marketing purposes

¹The medications affected by this plan limit may change. To find out whether your medication’s price is affected by these plan limits, log in to express-scripts.com and select Price a Medication under the Prescriptions menu after you log in. After selecting your medication, you’ll see cost and coverage information on the results page. If you’re a first-time visitor to our website, please take a moment to register and have your member ID number handy. If the cost of a medication at a retail pharmacy is lower than your plan’s retail cost share, you’ll not pay more than the retail pharmacy’s cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail cost share

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