



Health Investment Plan

Your prescription co-payments at a glance

Deductible Phase

You pay 100 percent of your medical and prescription drug expenses until you meet your **annual deductible of \$1,300/single and \$2,600/family.**

Co-Payment Phase

Once you've met your annual deductible, you pay the co-payment amounts listed in the chart below until you reach your **out-of-pocket maximum of \$3,350/single and \$6,650/family.**

100 Percent Coverage Phase

Once you've reached your out-of-pocket maximum, including your deductible, your plan pays 100 percent of eligible medical and prescription drug expenses for the remainder of the benefit year.

	At a retail pharmacy	Through home delivery
Generic drugs	\$10 30-day supply	\$20 90-day supply
Formulary	\$30 30-day supply	\$75 90-day supply
Non-formulary	\$50 30-day supply	\$125 90-day supply

HCR Preventative Medications

Certain preventative medications in the following categories are covered at \$0 copay for eligible members: Aspirin, Fluoride, Folic Acid, Iron Supplements, Smoking Cessation, Women's Contraceptives, Vaccines, Vitamin D, Colonoscopy Preps, Breast Cancer Treatment

The Health Investment Plan is your combined medical and prescription drug benefit. You are eligible to establish a health savings account (HSA) at any financial institution that offers this type of account. You may also make pre-tax contributions to your HSA and use all the funds in your HSA to help pay for medical and prescription drug expenses.

Express Scripts may contact your doctor about your prescriptions

If you are prescribed a drug that is not on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

KEEP THIS INFORMATION

If you have any questions after you start using your benefit, please call
Member Services toll-free at 866-814-7118.

(over, please)

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

As a member, you can go to any of 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 click "Locate a pharmacy" or call Member Services toll-free at 866-814-7118.

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 "Price a medication" from the left-hand menu, 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. Simply log in to Express-Scripts.com/choices. Please take a moment to register before using this service.

Specialty medications: Get individualized service through Accredo

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis and rheumatoid arthritis. Accredo, an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs.

Whether they're administered by a healthcare professional, self-injected or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can 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, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders

If you are taking one of the following specialty medications, please contact Member Services immediately to make sure that there is no interruption in your therapy: *Letairis[®]*, *Promacta[®]*, *Revlimid[®]*, *Sabril[®]*, *Thalomid[®]*, *Tysabri[®]*, *Xenaxine[®]*, *Xiajlex[®]*.

For more information about Accredo, or to order your specialty medications, please call Member Services toll-free at 866-814-7118.

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 or by calling Member Services using the phone number on your ID card. (To see which of your medications are eligible, log 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 at Express-Scripts.com or by calling Member Services using the phone number on your ID card.

Express Scripts manages your prescription benefit for your employer.