



## Your prescription co-payments at a glance

### Co-Payment Phase

You pay the co-payment amounts listed in the chart below until you reach your **out-of-pocket maximum of \$2,000/single and \$4,000/family\***.

\*Out-of-Pocket Maximum is Medical and Prescription Drug Combined

	At a retail pharmacy	Through home delivery†
Generic drugs	\$10, up to a 30-day supply	\$20, up to a 90-day supply
Preferred brand-name drugs	\$30, up to a 30-day supply	\$75, up to a 90-day supply
Nonpreferred brand-name drugs	\$50 up to a 30-day supply	\$125, up to a 90-day supply

† Cost of standard shipping is part of your plan

### 100 Percent Coverage Phase

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

### Home Delivery Pharmacy Services

If you need a long-term medication, you may pay less over time by using home delivery pharmacy services from Express Scripts. We'll deliver up to a 90-day supply right to you **and standard shipping is free**. Take a home delivery form to your doctor and ask if a 90-day prescription would be right for you. Home Delivery forms can be obtained on the Express Scripts web site. Your doctor can also fax your prescription to Express Scripts by calling 888.327.9791 for faxing instructions. To learn more about your benefit, log in to **Express-Scripts.com** and select "Benefit highlights" from the menu under "Health & Benefits Information".

### Affordable Care Act - 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, and Breast Cancer Treatment.

### 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.

### Use generics and preferred medications

If you are taking a medication that's not on the preferred list, ask your doctor to consider prescribing a lower-cost generic or preferred brand-name drug. To find out which drugs are preferred, log in to Express-Scripts.com and select "Learn about Formularies" from the "Health & Benefits Information" menu.

## KEEP THIS INFORMATION

For more information about your benefit, log in to **Express-Scripts.com**, or call Member Services toll-free at **866.814.7118**.

## **FERTILITY Lifetime CAP:**

Your plan will cover up to \$10,000 in prescription fertility expenses per lifetime.

## **Get the Facts on the Smart90 Pharmacy Network**

Smart90 is a money-saving feature of your prescription benefit. It makes it easy for you to fill prescriptions for your maintenance medications (those drugs you take regularly for ongoing conditions) at a lower cost. With Smart90, you must fill a 90-day supply of your maintenance medications at Walgreens or through Home Delivery – but you will **pay less** for each 90-day supply than you would pay for three 30-day supplies at a non-preferred retail pharmacy.

### **There are Two Ways to Save on Your Maintenance Prescriptions**

1. For savings and convenience, take advantage of home delivery from the Express Scripts Pharmacy. Get 90-day supplies of your medications delivered direct to you, safely and securely, with free standard shipping.

Log in at [express-scripts.com](http://express-scripts.com) or call 866.814.7118 to learn how to get started with home delivery. Express Scripts can contact your doctor to have a new 90-day prescription sent right to you.

2. Or, you can transfer your maintenance prescriptions to a nearby Walgreens. The pharmacist will contact your doctor to get a new 90-day prescription or will transfer your current 90-day prescriptions from the non-preferred pharmacy.

Your copayment for your 90-day supply will be the same whether you fill your prescriptions through Express Scripts home delivery or at a Walgreens network pharmacy.

In order to allow you time to elect which option is best, you are allowed up to 2 grace fills at the pharmacy you use today before this program will begin.

## **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](http://Express-Scripts.com) and select "Locate a pharmacy" from the menu under "Manage Prescriptions."

## **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**, select "Price a medication" from the menu under "Manage Prescriptions", 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.

### **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 Health Group, Inc.**, 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
- Up to a 90 -day supply of your specialty medication for just one copayment

### **Automatic refills: 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 be shipped to you. Find out more about how automatic refills work by logging 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.

**Express Scripts manages your prescription benefit for your employer.**