



Your prescription copayments at a glance

Show this to your doctor and discuss ways to pay less for your medications.

If you need a long-term medication, you may pay less over time by using Express Scripts Pharmacy®. We'll deliver up to a 90-day supply right to you — and **standard shipping is free**. To learn more about your plan, log in at express-scripts.com and select **Benefits Overview** from the drop-down menu under **Benefits**. First-time visitors, please take a moment to register before using this service.

	At a retail pharmacy	Through home delivery
Generic drugs	\$10, up to 30-day supply	\$20, up to 90-day supply
Preferred brand-name drugs	20% (\$30 min/\$60 max), up to 30-day supply	20% (\$75 min/\$150 max), up to 90-day supply
Nonpreferred brand-name drugs	40% (\$50 min/\$85 max), up to 30-day supply	40% (\$125 min/\$213 max), up to 90-day supply
Brand lifestyle drugs	50% (\$55 min/\$130 max), up to 30-day supply	40% (\$138 min/\$325 max), up to 90-day supply

Note: If your doctor requests a brand-name medication when a generic equivalent is available, you will pay the applicable copayment, plus the difference in cost between the brand and the generic.

Note: You pay the coinsurance amounts listed in the chart above until you reach your out-of-pocket maximum of \$5,000/employee only, \$6,850/individual within a family, and \$10,000/employee plus family.

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 at express-scripts.com and select **Find a Pharmacy** from the menu under **Prescriptions**.

Don't pay a higher cost for your medications.

Start saving now with home delivery. If you take a long-term medication, such as those used to treat high blood pressure or high cholesterol, you'll soon need to make an important decision on where you fill that prescription. Under your plan, **you'll pay the entire cost** for a long-term medication at a retail pharmacy **after the third purchase**. The medications affected by this plan limit may change.

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 at express-scripts.com and select **Price a Medication** from the **Prescriptions** menu. Enter your drug's name and view cost and coverage information on the results page.

KEEP THIS INFORMATION

For more information about your plan, log in at express-scripts.com
or call Member Services toll-free at 800.849.9076.

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 at [express-scripts.com](https://www.express-scripts.com) anytime, select **Price a Medication** under **Prescriptions**, and search for your medication. On the pricing results page, select **View coverage notes** to see coverage details.

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

Automatic refills: A convenient way to receive your long-term medications

This program helps you avoid running out of medication and eliminate worry about reordering. Your order is shipped on the next refill date, prior to when the supply from your current fill would run out. To see whether your medications are eligible or to enroll, log in at [express-scripts.com](https://www.express-scripts.com) and select **Automatic Refills** from the menu under **Prescriptions**.

Extended Payment Program: Stretch your home delivery payments

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](https://www.express-scripts.com). Select **Payment Methods** from the menu under **Account** and click the **Edit information** button to set up monthly payments.

Express Scripts manages your prescription plan for your employer.