

# Prescription Drug Coverage

## Express Scripts

Express Scripts is the pharmacy Benefits Manager (PBM) for the Prescription Drug Coverage. Your Express Scripts plan includes:

- 24-hour, 365-day-a-year Patient Care Express Contact Center at **(877) 866-5859**
- A national network of over 50,000 pharmacies
- Voluntary Home Delivery (mail order) program for your medications from Express Scripts Pharmacy
- Show your ID card to your pharmacist each time you get a prescription filled



### Copayments for Your Prescription Program HMO

Prescriptions from a Pharmacy in-Network*	Prescriptions from the Express Scripts Pharmacy (Mail Order-Voluntary)
Up to a 30-day supply	Up to a 90-day supply**
Generic Medication: \$5	Generic Medication: \$10
Preferred Brand-Name Medication: \$10	Preferred Brand-Name Medication: \$20
Non-Preferred Brand-Name Medication: \$25	Non-Preferred Brand-Name Medication: \$50

### Copayments for Your Prescription Program PPO

Prescriptions from a Pharmacy in-Network*	Prescriptions from the Express Scripts Pharmacy (Mail Order-Voluntary)
Up to a 30-day supply	Up to a 90-day supply**
Generic Medication: \$10	Generic Medication: \$20
Preferred Brand-Name Medication: \$20	Preferred Brand-Name Medication: \$40
Non-Preferred Brand-Name Medication: \$35	Non-Preferred Brand-Name Medication: \$70

\* To receive the in-network level of benefits, you must use a pharmacy in the Express Scripts network

\*\* A 90 day supply may also be purchased at a retail pharmacy for eligible medications.

## How to Locate a Participating Pharmacy

To locate pharmacies near you that are in the Express Scripts network, visit our website at **[www.express-scripts.com](http://www.express-scripts.com)**.

**Important:** Effective January 1, 2015, Express Scripts will make changes to the Preferred Formulary list and certain drugs will no longer be covered under our plan. Express Scripts will contact members with details about the Formulary Change and will provide information about covered alternatives.

## Home Delivery (Mail Order) Program

Express Script's mail order program is voluntary. You can either receive maintenance medications via retail pharmacy or through the mail order program for the same co-pay amounts.

## What is home delivery?

Your prescription benefit offers delivery of maintenance medications—those you need on a long-term basis—right to your door, with free standard shipping.

## How easy is it to get started?

Very easy. Visit **Express-Scripts.com**, sign in and choose which of your current maintenance medications you'd like to receive through home delivery. Or you can call us at the toll-free number on your ID card. We'll take care of the rest.

## Do I need to contact my doctor to get a new prescription?

Most people prefer to have Express Scripts contact their doctor to get a new **90-day** prescription for home delivery. Just get started as described above, and Express Scripts will follow up with your doctor if necessary.

## How long will it take to get my medication?

When you fill a prescription through home delivery for the first time, you should receive your medication within **8** days after Express Scripts receives your order. Refills are usually ready sooner—within **3** to **5** days.

## Worry Free Fill Program

If you choose to use the Home Delivery Mail Order pharmacy you can participate in the Worry Free Fill program.

As part of the services of the Worry-free Fills program, Express Scripts will contact a doctor when you are out of refills for your medication. Once we receive your new prescription, you will continue to receive the prescribed number of refills automatically. With Worry-free Fills, you will receive your medication when your refill is due. There is nothing you need to do. We will automatically ship your eligible medications when you are within **10** days of running out.

For more information you can call ESI at **877-603-1032**, Monday–Friday, 7:30 a.m. to 5 p.m., Central or visit **www.Express-Scripts.com**.

## How to Use Accredo®

Accredo®, the Express Scripts Specialty Pharmacy, is a full service specialty pharmacy that provides personalized care to individuals with chronic, complex health conditions. Accredo® offers several comprehensive patient care management programs specific to major medical conditions such as cancer, hemophilia, hepatitis, multiple sclerosis, psoriasis, pulmonary arterial hypertension, respiratory syncytial virus, rheumatoid arthritis and more.

Through the patient care management programs, you can receive a complete range of services and specialty medication—many of which are costly and often unavailable at retail pharmacies—through disease-specific management programs.

### Accredo® provides:

- **Patient Counseling**—Convenient access to highly trained specialty experts, including pharmacists, nurses and patient care coordinators who provide the support you need to manage your condition.
- **Patient Education**—Clinicians and disease-specific educational materials available **24/7**.
- **Convenient Delivery**—Coordinated delivery to your home, your doctor's office or any other approved location.
- **Refill Reminders**—Ongoing refill reminders from a patient care coordinator.
- **Language Assistance**—Translation services are available for non-English speaking patients.

To learn more, please call **800-803-2523**.

## How to Use Prior Authorization

Some prescription drugs require a Prior Authorization review in certain situations before being covered.

To initiate a Prior Authorization request, have your healthcare professional contact Express Scripts Prior Authorization at **800-753-2851**.

## How to Use Step Therapy

Step Therapy is a program designed for people who regularly take prescription drugs to treat ongoing medical conditions, such as arthritis, asthma or high blood pressure. Step Therapy is all about health and value—about getting the most effective medication for your money. That means getting a tried-and-true medication that's proven safe and effective for your condition at the lowest possible cost.

### What is Step Therapy?

In Step Therapy, prescription medications are grouped into categories:

- **Step 1** medications are generic drugs that have been rigorously tested and approved by the FDA. These medications should be prescribed first because generics can provide the same health benefit as more-expensive medications but a lower cost.
- **Step 2** medications are brand-name drugs such as those you see advertised on TV. They're recommended for you only if a **Step 1** medication doesn't work for you. **Step 2** medications almost always cost more.

### What if my doctor prescribes a **Step 2** medication?

If your doctor prescribes a **Step 2** medication, ask if a generic (**Step 1**) medication may be right for you. Please share your formulary—the list of prescription drugs covered by your plan—with your doctor. The pharmacy will not automatically change your prescription; your doctor must write a new prescription for you to change from a **Step 2** medication to a **Step 1** medication. If a **Step 1** medication is not a good choice for you, then your doctor can request prior authorization to determine if a **Step 2** medication will be covered by your plan.

### Who decides which prescription drugs are included?

Step Therapy is developed under the guidance and direction of independent licensed doctors, pharmacists and other medical experts. Together with Express Scripts—the company chosen to manage your prescription-drug benefit—they review the most current research on thousands of prescription drugs tested and approved by the FDA for safety and effectiveness. Then

they recommend appropriate prescription drugs for the Step Therapy Program.

For more information on Step Therapy, visit [www.Express-Scripts.com](http://www.Express-Scripts.com) or call (877) 866-5859

## Medication Adherence Program

### About the program

The Express Scripts Medication Adherence rates lead the industry. We focus on adherence solutions that target specific chronic-medication areas where non-adherence tends to be high: antipsychotic, asthma, depression, diabetes, high cholesterol, hypertension and osteoporosis. We effectively improve adherence by successfully encouraging the use of lower-cost therapies (generics and low-cost brands) and Home Delivery from the Express Scripts Pharmacy.

The Express Scripts Medication Adherence solutions encourage collaboration between members and their physicians. We promote adherence through mailings to both members and physicians. Our goal is to empower members and to enlist their active participation in achieving better health outcomes by taking their medication as prescribed.

We provide additional support tools for members and physicians to address the reasons for poor adherence and effect positive change.

## Personal Medication Coach (PMC)

### About the program

The Express Scripts Personal Medication Coach is designed to enhance members' overall health and reduce wasteful healthcare spending. Express Scripts pharmacists focus on prescription and over-the-counter medication use as well as adherence, formulary alignment, and member education, to empower members to take an active role in managing their medication.

### Program benefits

The Personal Medication Coach program helps members get the most from their prescription-drug benefit by providing one-on-one time with a well-trained pharmacist for a personal medication assessment. Pharmacist interventions are aimed at improving the health and

quality of life for members, while decreasing overall healthcare costs for both members and plan sponsors.

Express Scripts has partnered with the Medication Management Center (MMC) at the University of Arizona to provide support for this program. Their staff includes Board Certified Pharmacotherapy Specialists, drug information certified pharmacists, as well as multilingual capabilities. The PMC services are specifically designed to maximize treatment by incorporating national consensus guidelines from:

- National Heart, Lung and Blood Institute
- The National Kidney Foundation® Kidney Disease Outcomes Quality Initiative
- American Diabetes Association®
- American College of Cardiology
- The American Heart Association®

### How the program works

Personal Medication Coach targets members with multiple chronic conditions. Pharmacists will reach out to targeted members to discuss medication regimens and identify potential therapy issues. If needed, the pharmacists will collaborate with prescribers, to discuss potential areas of concern and possible solutions.

### Additional benefits include:

- **Expertise:** The Medication Management Center's PMC program has been developed and improved over years of experience, focusing solely on chronic disease management. There is no conflict of interest between the reimbursement tied to drugs dispensed and recommendations for changes in therapy.
- **24/7 Pharmacist Accessibility:** Members have access to a pharmacist 24 hours a day/seven days a week for assistance on issues ranging from simple tablet identification to more complex issues.
- **Proactive Approach:** Prescription claims are reviewed weekly for opportunities to improve safety, reduce cost or maximize treatment. Each identified intervention results in patient outreach.

## Fraud, Waste, and Abuse Monitoring

The Pharmacy Benefit Manager—Express Scripts—monitors for potential fraud, waste, and abuse to help control prescription-drug and medical costs and maximize patient health and safety. This monitoring program identifies situations of unusual or excessive utilization patterns that can contribute to wasteful spending or other possible fraud and abuse risks. Examples of situations that are monitored and investigated by Express Scripts include, but are not limited to:

- Overutilization of controlled substances from multiple prescribers and/or pharmacies
- Dangerous drug combinations
- Prescription forgeries or identity theft
- Overlapping therapies
- Inconsistent days supply of medications or exceeding maximum daily dosage
- Physician overprescribing

To report potential prescription fraud or abuse:

- If you suspect potential fraud or abuse of your Express Scripts prescription benefit, please call the Fraud tip hotline at **(866) 216-7096** or **FraudTip@express-scripts.com**

## Customer Service

### General prescription questions/coverage checks/eligibility

- For questions relating to your prescriptions, please call the 24 hour, 365-day-a-year **Express Scripts Patient Care Contact Center at (877) 866-5859**
- Our team Patient Care specialist can answer your questions relating to which medications require Step Therapy and/or Prior Authorization

For assistance with home delivery:

- Call Express Scripts Patient Care Contact Center at **(877) 866-5859**
- For more information log on to: **www.express-scripts.com**

## Prescription Drug Coverage

Express Scripts

For assistance with Accredo®, the Express Scripts Specialty Pharmacy:

- Call **(800) 803-2523**

For Prior Authorization member support:

- Call Express Scripts Patient Care Contact Center at **(800) 753-2851**
- For more information log on to:  
**www.express-scripts.com**

For Step Therapy member support:

- Call Express Scripts Patient Care Contact Center at **(877) 866-5859**
- For more information log on to:  
**www.express-scripts.com**

Prior Authorization/Step Therapy prescriber or pharmacy support:

- Some prescriptions require Prior Authorization before being covered
- To initiate a Prior Authorization request, have your healthcare professional contact Express Scripts Prior Authorization department at **(800) 753-2851**; this number will not assist members; member support as above

To report potential prescription fraud or abuse:

- If you suspect potential fraud or abuse of your Express Scripts prescription benefit, please call the Fraud tip hotline at **(866) 216-7096** or **FraudTip@express-scripts.com**



Express Scripts provides **24-hour** online access to information regarding your prescription benefit.

- Learn how you could save money
- Order prescription refills and check order status\*
- Renew expired prescriptions\*
- Check the price of a drug
- View or print a list of drugs included in your formulary (drug list)
- Locate participating retail pharmacies near you
- View up to **24** months of your prescription history
- Better understand your benefit coverage

Accessing your prescription benefit online is quick and easy; just go to **www.express-scripts.com** and complete our brief registration process to get started.