

**\$10/\$30/50% HMO P-1**

**Your 2016 prescription drug benefits at a glance**

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

To learn more about your benefits, visit [Express-Scripts.com](http://Express-Scripts.com) and select “View Benefit Highlights” from the menu under “Health & Benefits Information”. First-time visitors, please take a moment to register before using this service.

	<b>Express Scripts Advantage Network (EAN) pharmacies*</b>	<b>Smart90 retail pharmacies</b>	<b>Express Scripts Home Delivery</b>
Generic drugs	\$10 up to a <b>30-day supply</b>	\$20 up to a <b>90-day supply</b>	\$20 up to a <b>90-day supply</b>
Preferred brand-name drugs	\$30 up to a <b>30-day supply</b>	\$60 up to a <b>90-day supply</b>	\$60 up to a <b>90-day supply</b>
Nonpreferred brand-name drugs	50% (\$40 min/\$175 max) up to a <b>30-day supply</b>	50% (\$80 min/\$350 max) up to a <b>90-day supply</b>	50% (\$80 min/\$350 max) up to a <b>90-day supply</b>

*\*If you use a non-EAN pharmacy, you will pay an extra \$5 per short-term prescription.*

**Short-Term Drugs** *(up to a 30-day supply)*

- Use Express Scripts Advantage Network (EAN) pharmacy (for lowest cost) or non-EAN pharmacy

**Maintenance Drugs** *(up to a 90-day supply)*

- Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost



**Out-Of-Pocket Maximum:** Once you reach your out-of-pocket maximum of \$1,600 individual/\$3,200 family, your plan pays 100 percent of prescription drug expenses for the remainder of the benefit year.

**Note:** If your doctor requests a brand-name medication when a generic equivalent is available, you will pay the generic copayment, plus the difference in cost between the brand and the generic (even if your doctor writes dispense as written on the prescription).

**For short-term prescriptions, such as antibiotics, use an EAN pharmacy (for lower copays) or a non-EAN pharmacy (where you pay \$5 extra for each short-term prescription).**

Your Express Scripts Advantage Network exceeds 34,000 pharmacies consisting of approximately 50% independent pharmacies in addition to grocers and mass merchants. To find a participating pharmacy near you, visit [Express-Scripts.com](http://Express-Scripts.com) and select “Locate a Pharmacy” from the menu under “Manage Prescriptions.” You can also get pharmacy information by calling Member Services at 800.918.8011. The pharmacy network is designed to provide members with lower prescription costs at nearby participating retail pharmacies. Please be aware that you will pay a higher amount if you choose to use non-EAN pharmacy.

**KEEP THIS INFORMATION**  
**For more information about your benefit, log in to [Express-Scripts.com](http://Express-Scripts.com)**  
**Or call Member Services toll-free at 800.918.8011.**

**For Maintenance medications**, such as those used to treat high blood pressure or high cholesterol, use a **Smart90 (Costco or RiteAid) pharmacy or Express Scripts Home Delivery**.

**Important Note: you'll pay a higher cost** for a maintenance medication if you fill it at a retail pharmacy other than a Smart90 pharmacy **after the third purchase**. The medications affected by this plan limit may change.

#### **Drug conversion programs:**

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, visit Express-Scripts.com and select "Learn about Formularies" from the menu under "Health & Benefits Information" menu.

#### **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, 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 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 **Automatic Fills** works 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.