

Pharmacy Highlights

Medco's prescription drug card program allows you to purchase prescriptions simply by paying your applicable co-pay.

Medco's prescription drug program	
Prescription drugs	Plan pays 100% after you pay:
Generic	a \$7 co-pay for a 30-day supply
Brand name formulary	a \$25 co-pay for a 30-day supply
Non-formulary	a \$40 co-pay for a 30-day supply
Mail order — Medco	two co-pays for a 90-day supply
Mail order — Accredo	one co-pay for a 30-day supply

Medco Health Solutions (Medco) will continue to be our prescription drug vendor for 2012. Medco is one of the top pharmacy benefits management companies. You'll be able to fill your eligible prescriptions through a network of approximately 60,000 local and chain pharmacies or a mail order pharmacy. The Medco call center — 1-866-677-8928 — is open 24/7. And you can register at the Medco secure, personalized website — www.medco.com.

Required mail order for maintenance drugs

The mail order feature is required if you have a maintenance medication that is prescribed for an ongoing medical condition.

Mail order gives members a 90-day supply for the price of two co-pays. Members are allowed to refill the same maintenance prescription three times at a retail pharmacy; on the fourth refill, the drug must be filled through Medco's mail order in order for the costs to be covered.

If you have any questions or would like to find out if your prescription is a maintenance medication, please call Medco's pharmacy at 1-866-677-8928.

Two ways to submit a new prescription to Medco for mail order:

1. **By mail** — Get a new prescription from your doctor and mail it, along with a Medco mail order form, to Medco. Ask your doctor for a 90-day supply with refills up to one year.
2. **By fax** — Your doctor's office can call Medco to obtain instructions on faxing in your prescription. The number for the doctor to call is (888) EASY-RX1 [(888) 327-9791].

Three easy ways to refill a mail order prescription:

You should have your Medco member ID number on hand when you begin, along with a prescription number from a current mail-order label or refill slip. Please request your refill when you have a two-week supply of medication remaining.

1. **By phone** — You can refill your existing prescription by phone. Just call (800) 4-REFILL [(800) 473-3455] and use the automated refill service. Have your prescription number, which can be located on your prescription label or refill slip, and your credit card available. Use Medco's automated phone system to request your prescription refill. If you need help, you will be transferred to a Member Services representative.

Open Enrollment

Sept. 12 – 30, 2011

Online only — 100% paperless enrollment 

Everyone required to make an election

2. **By Internet** — You can reach the Medco Pharmacy by visiting www.medco.com. Activate your account by registering with your Medco member ID number and a recent prescription number. Follow the instructions for refilling your prescriptions.
3. **By mail** — Fill out the information on the Medco mail order form. Attach your most recent refill slip(s) in the space indicated. Mail Medco the completed form and your mail-order co-payment.

"Worry-Free Refills" for mail order

Another feature of the Medco Mail Order Pharmacy is the "Worry-Free Refill Program" which allows your eligible maintenance prescriptions to be refilled automatically. When you enroll in the program, Medco will automatically send your next refill as you near the end of your current supply. To enroll in the program, visit www.medco.com, or call Member Services at 1-866-677-8928. For safety and other reasons, prescriptions for some medications are never allowed to be automatically filled, including specialty medications and controlled substances.

Changing dosage amounts on maintenance drugs

Members often have to change the dosage amounts on their prescriptions when first being prescribed maintenance medication for conditions such as high blood pressure or cholesterol. If a member's doctor changes the dosage on the maintenance drug, the new dosage will be the first retail fill, not the second or third — depending on how many previous dosages were prescribed. For example, suppose you try a 30-day supply of Lipitor 10 mg and need to increase your dosage to 15 mg. When the prescription is filled at the retail pharmacy for 15 mg, this is your first fill of your maintenance medication, and you have two more fills for the Lipitor 15 mg at retail



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before paying the full cost of the drug.

Accredo Health Group for specialty drugs

Members taking specialty drugs (e.g., for multiple sclerosis, growth hormone, psoriasis, rheumatoid arthritis and transplants) will be required to obtain their prescription through Medco's dedicated specialty pharmacy, Accredo. They will have access to personal care coordinators, registered nurses, pharmacists and clinical care coordinators.

Unlike mail order for maintenance drugs, a co-pay is paid every time a specialty drug is refilled, and specialty drug refills are limited to a 30-day supply at each refill.

Members taking infusible chemotherapy medication will continue to receive these drugs as they do today at their doctor's office. Accredo mail order will be used for oral chemotherapy medication.

Formulary or preferred drug list

A formulary or preferred drug list is a list of medications designed to help reduce the amount you pay for your prescriptions. It also ensures that you receive medications that have been reviewed and selected for their effectiveness and quality by practicing physicians and clinical pharmacists. If you purchase a prescription drug that is not on the preferred drug list, you will pay a \$40 co-pay at a

retail pharmacy for a 30-day supply, or an \$80 co-pay by mail order for a 90-day supply. Preferred drug lists are subject to change throughout the year.

Generics

Generic drugs are cost-effective alternatives to brand medications. If you purchase a generic drug, you will pay a \$7 co-pay. You can save money on your co-pay by asking your physician if a generic substitution can be prescribed.

A generic is a drug which is produced and distributed without patent protection. A generic must contain the same active ingredients as the original formulation. In most cases, generic products are available once the patent protections afforded to the original developer have expired. When generic products become available, the market competition often leads to substantially lower prices for both the original brand name product and the generic forms.

For more information

The Benefits website is available to you 24 hours a day, seven days a week. For questions about specific plan benefits, contact Medco at 1-866-677-8928.

Additional Information			
	Customer Service	Web Access	Searching for drug lists and online access to mail order pharmacy
Medco	1-866-677-8928	www.medco.com	Access Web address. Click Register Now to register. Follow screen instructions to refill a prescription, track an order, view claims history, price a drug or search the national drug list.
		www.medco.com/choices	To view lower-cost options for medications you take on an ongoing basis.