

PRESCRIPTION SERVICES

Effective January 1, 2011, prescription drug co-pays will be as indicated below:

	Gold Plan		Bronze Plan	
	Retail	Home Delivery* (3 month supply; 2 month co-pay)	Retail	Home Delivery* (3 month supply; 2 month co-pay)
Generic	\$ 5.00	\$ 10.00	\$ 25.00	\$ 50.00
Formulary	\$ 15.00	\$ 30.00	–	–
Non-formulary	\$ 30.00	\$ 60.00	–	–
Brand			\$ 50.00	\$ 100.00
The LDC Benefits Fund will pay \$5,000 annually per family, after which a 50% co-pay will apply.				

* Unless otherwise specified, home delivery of maintenance medications through the Express Scripts EHD program will be filled with a three-month supply. Instead of three co-pay amounts, a member will pay two co-pay amounts for a three-month supply.

Effective January 1, 2011, the following benefits have also been added to the prescription drug benefit: (1) Exclusive Home Delivery program for maintenance medications; (2) Generics Preferred; and (3) Step Therapy.

Exclusive Home Delivery and Maintenance Medications

A maintenance medication is a prescribed drug that treats an ongoing condition, such as diabetes or high blood pressure. Under the Home Delivery program, you may receive two refills of up to a 30-day supply of a maintenance medication from a local, participating pharmacy. After that, you will need to order these prescriptions through the Exclusive Home Delivery program from the Express Scripts Pharmacy or pay the **FULL** cost of the prescription if you choose to have it filled at your local, participating pharmacy.

How This Change Helps You

By using the Express Scripts Pharmacy, you'll save money on your copayments. Plus, you'll receive:

- Free home delivery of your medication.
- Up to a 90-day supply of medication with each order.
- 24-hour access to an Express Scripts pharmacist.

Short-term prescriptions, such as antibiotics, can still be filled at your local, participating pharmacy.

Three Easy Ways to Get Started

By Mail – Complete a Home Delivery order form and select your payment option. Mail the form, along with your prescription, to Express Scripts.

By Internet – Access www.express-scripts.com/mail/startmail. Complete the requested information and Express Scripts will contact your doctor for a new prescription for Home Delivery.

By Phone – Call 1.800.467.2006 and speak with an Express Scripts patient care advocate who will help you get started with Home Delivery.

The first time you fill a prescription through the Express Scripts pharmacy, you should expect delivery of your order within two weeks from the time Express Scripts receives the prescription from your doctor. **It is recommended that you have a 30-day supply of your medication on hand at the time of your order. Refills typically take three to five days to process and ship.**

Generics Preferred

Generic drugs are copies of brand-name drugs whose patents have expired. A generic drug contains the same active ingredients and is available in the same strengths as the original brand-name drug. They are chemically equivalent to their non-generic drug counterpart. Any prescribed generic drug has been approved by the U.S. Food and Drug Administration (FDA) and meets strict requirements for quality and purity.

How This Change Helps You

Generic drugs cost about half the cost of brand-name drugs to produce. The savings are passed on to you, in the form of a lower co-payment.

How Does the Generics Preferred Program Work?

When you have a prescription filled, the pharmacy will check to see if a generic is available.

- If a generic is available, you will pay the standard co-payment for a generic drug. This cost will be less than for a brand-name drug.
- If, instead, you choose the brand-name medication, you will pay your co-payment plus the difference in cost between the generic and the brand-name drug.

When a generic drug is available, the pharmacy will be required to fill a prescription with the generic drug, unless otherwise determined by the member's doctor.

Step Therapy

Step Therapy only applies to new prescriptions filled on or after January 1, 2011. If you are currently taking a medication that would be eligible for Step Therapy, you will be "grandfathered in," meaning you will not have to change your current medication.

How This Change Helps You

The Step Therapy program is about value. For people who have certain medication needs - arthritis, high blood pressure, and high cholesterol, for example - Step Therapy means receiving a medication that is proven safe and effective, at the lowest possible cost.

The Step Therapy Process

Step 1 medications are the first recommended to you. They are usually generics and you will pay the lowest co-payment for these drugs.

Step 2 medications are brand-name and are recommended if a Step 1 medication does not work for you. Step 2 drugs will almost always be more expensive.

Step 3 medications are the most expensive brand-name drugs. If the Step 1 or Step 2 medications do not work for you, you may then be prescribed the higher cost Step 3 drug.

When your doctor prescribes a new medication, always ask if you can first try a Step 1 medication. If the Step 1 drug does not work for you, or if your doctor decides a Step 2 or Step 3 medication would be better, the member should contact Express Scripts to inquire about prior authorization.

