



## BlueOptions 05770

### Your prescription copayments at a glance

**Copayment phase:** In this phase, you pay the copayment amounts listed in the chart below until you reach your out-of-pocket maximum of \$3,500 Per Individual or \$7,000 Per Family.

**100 percent coverage phase:** Once you've reached your out-of-pocket maximum, including your deductible, your plan pays 100 percent of eligible medical and prescription drug expenses for the remainder of the benefit year.

	At a retail pharmacy		Through home delivery
Generic drugs	\$10 up to <b>30-day supply</b>	\$30 up to <b>90-day supply</b>	\$20 up to <b>90-day supply</b>
Preferred brand-name drugs	\$30 up to <b>30-day supply</b>	\$90 up to <b>90-day supply</b>	\$60 up to <b>90-day supply</b>
Nonpreferred brand-name drugs	\$60 up to <b>30-day supply</b>	\$180 up to <b>90-day supply</b>	\$120 up to <b>90-day supply</b>

**Note:** If you request 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.

### 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 to Express-Scripts.com and select "Locate a pharmacy" from the menu under "Manage Prescriptions."

**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 to Express-Scripts.com and select "Learn about Formularies" from the "Health & Benefits Information" menu.

**KEEP THIS INFORMATION**  
**For more information about your benefit, log in to Express-Scripts.com**  
**Or call Member Services toll-free at 866.262.6427.**

### 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 anytime, select "Price a medication" under "Manage 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
- Up to a **30-day supply** of your specialty medication for just one copayment

### **Worry-Free 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 **Worry-Free 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.

Express Scripts manages your prescription benefit for your employer.