

## Express Scripts, Inc. Pharmacy Benefit Booklet



Confidential Information

### Legal disclaimer

This information is intended only as a framework to simplify SPD language updates related to the pharmacy benefit and should be reviewed by your Plan's legal counsel for additional guidance. Plan sponsors are responsible for the content of their SPDs. Express Scripts is not the plan administrator or fiduciary and does not produce or write a Plan's SPD. This is provided as a generic example only. Additional or different information may be required as to specific drug benefits under the Plan.

## Introduction

This Express Scripts, Inc. Pharmacy Benefit Booklet (“Benefit Booklet”) describes the details of your prescription benefit. We encourage you to read these materials prior to accessing your benefits to ensure you understand the plan and how to make the plan work best for you.

## Copayments/Coinsurance

The amount you pay for your covered medicines will depend on:

- Whether your prescription is filled with a generic drug, a preferred brand name drug, or a non-preferred brand name drug.
- Where your prescription is filled (a retail pharmacy in the Express Scripts network, an out-of-network retail pharmacy, or through home delivery from the Express Scripts Pharmacy<sup>SM</sup>, or Accredo, an Express Scripts specialty pharmacy).

## Deductibles

Some plans have a deductible, where you pay 100% of the drug cost until the deductible has been met. For plans that have a deductible once it has been met, you pay a share of the drug cost up to an out of pocket maximum.

## Out-Of-Pocket Maximums

Once your pharmacy out-of-pocket expense reaches the levels specified for your Plan, the Plan will pay covered charges at 100% for the remainder of the calendar year.

- **Individual:** An individual's expenses contribute to a family limit, but this limit is tracked for each individual and may be met with a smaller total in a calendar year.
- **Family:** All family members' copayments and coinsurance contribute toward the out-of-pocket maximum.

	PRIME PLAN	FLEX PLAN	OUT OF AREA PLAN	SAVE PLAN
Copay/Coinsurance	<b>Retail Pharmacy (up to a 30 day supply)*</b> \$10 Generics \$35 Preferred Brand 40% with a \$50 min and a \$150 max Non Preferred Brand	<b>Retail Pharmacy (up to a 30 day supply)*</b> \$10 Generics \$35 Preferred Brand 40% with a \$50 min and a \$150 max Non Preferred Brand	<b>Retail Pharmacy (up to a 30 day supply)*</b> \$10 Generics \$35 Preferred Brand 40% with a \$50 min and a \$150 max Non Preferred Brand	<b>Retail Pharmacy (up to a 30 day supply)*</b> 30% after deductible Generics 30% after deductible Preferred Brand 30% after deductible Non Preferred Brand
Copay/Coinsurance	<b>Home Delivery (up to a 90 day supply)</b> \$20 Generics \$87.50 Preferred	<b>Home Delivery (up to a 90 day supply)</b> \$20 Generics \$87.50 Preferred Brand	<b>Home Delivery (up to a 90 day supply)</b> \$20 Generics \$87.50 Preferred Brand	<b>Home Delivery (up to a 90 day supply)</b> 30% after deductible

	Brand 40% with a \$125 min and a \$375 max Non Preferred Brand	40% with a \$125 min and a \$375 max Non Preferred Brand	40% with a \$125 min and a \$375 max Non Preferred Brand	Generics 30% after deductible Preferred Brand  30% after deductible Non Preferred Brand
Deductible (Medical and Rx)	<b>RSFH Owned/Affiliate:</b> \$500 Single \$1,000 Family	<b>RSFH Owned/Affiliate:</b> \$1,000 Single \$2,000 Family  <b>BlueCross Network:</b> \$2,000 Single \$4,000 Family	<b>RSFH Owned/Affiliate:</b> \$500 Single \$1,000 Family  <b>BlueCross Network:</b> \$500 Single \$1,000 Family	<b>RSFH Owned/Affiliate:</b> \$1,750 Single \$3,500 Family***  <b>BlueCross Network:</b> \$2,500 Single \$5,000 Family***  <b>Out-of-Network:</b> \$5,000 Single \$10,000 Family***
Out Of Pocket**	<b>Rx Only:</b> \$1,200 Single \$2,400 Family	<b>Rx Only:</b> \$1,200 Single \$2,400 Family	<b>Rx Only:</b> \$1,200 Single \$2,400 Family	<b>Medical and Rx:</b>  <b>RSFH Owned/Affiliate:</b> \$3,500 Single \$7,000 Family****  <b>BlueCross Network:</b> \$5,000 Single \$7,150 Individual on Family /\$10,000 Family  <b>Out-of-Network:</b> Unlimited

\*You will be able to fill up to a 90 day supply of a generic medication at certain participating retail pharmacies. You will pay \$20 for a 90 day supply of a generic medication at retail.

\*\*Out-of-pocket limits protect you in case you or a family member has a condition that requires prescriptions that would be very expensive. The limit is the most you would ever pay out of your pocket for prescription drug expenses. Once your payments reach the limit, the plan pays 100% of your prescription drug expenses for the rest of the year.

\*\*\*Any combination of covered individuals can meet the family deductible; there is no individual deductible.

\*\*\*\*Any combination of covered individuals can meet the family out of pocket maximum; there is no individual out of pocket maximum.

## Prescription Plan Definitions

**Accredo:** An Express Scripts specialty pharmacy.

**Acute medication:** Drugs taken for a limited time to treat temporary medical conditions or illnesses, such as antibiotics for infections.

**Appeal:** A review of an initial or first-level appeal denial, along with any additional information provided or available, to determine if the member's use of the drug meets the Plan's intent for coverage. Appeals are related to coverage denials; they are not related to procedures addressing member complaints or grievances. Express Scripts completes appeals according to business policies that are aligned with state and federal regulations.

**Appeals process:** A specific process that a member needs to follow when making an appeal request. Depending on the appeal type, decisions are made by an Express Scripts pharmacist, physician, panel of clinicians, trained prior authorization staff or an independent third-party utilization management company. Members are notified of the decision and of any rights to appeal an adverse benefit decision. For ERISA plans: Under Section 502(a) of ERISA, members have the right to bring a civil action if their final appeal is denied.

**Benefit exclusion:** Also referred to as "not covered," this includes a drug or drug class that is not included in the member's benefit and means there are no alternatives to try or exceptions to coverage.

**Biosimilar:** A biopharmaceutical drug designed to have active properties similar to one that has previously been licensed.

**Brand:** A drug protected by a patent, which prohibits other companies from manufacturing the drug while the patent is in effect, issued to the original innovator or marketer and manufactured by a single source. The name is unique and usually does not describe the chemical makeup (for example, Tylenol®).

**Compound:** A medicine that is made of two or more ingredients that are weighed, measured, prepared or mixed according to a prescription order.

**Copay/coinsurance:** The cost of a covered drug paid by the member at the time the prescription is filled and after the deductible is met (if applicable) per individuals or families.

**Coverage review:** Also known as the initial review or initial determination, this process is followed when a member requests coverage for a drug, or requests coverage for a drug at a higher benefit. It's the first review of drug coverage based on the Plan's conditions of coverage. The initial review decision is based on the information provided by the prescriber (clinical) or the patient (administrative) and the criteria in place. If the initial review is denied, then the patient/representative may appeal the decision.

**Excluded:** Drugs that are not covered and will not be reimbursed by the Plan's pharmacy benefit.

**Formulary:** A preferred list of drug products that typically limits the number of drugs available within a therapeutic class for purposes of drug purchasing, dispensing and/or reimbursement. Products are selected on the basis of safety, efficacy and cost.

**Formulary exclusions:** Certain drugs are excluded from the formulary. Clinically effective alternatives are available for all excluded products.

**Formulary exclusion exception review:** The prescriber may request an exception to the formulary exclusion.

Express Scripts contacts the prescriber for information to determine if the conditions of coverage are met for an exception to the formulary exclusion. If the formulary exception is denied, the patient or their representative may appeal the decision.

**Generic:** A drug that has the same active ingredients in the same dosage form and strength as its brand-name counterpart. The color and shape may differ between the generic and brand-name drug; however, the active ingredients must be the same for both. The U.S. Food and Drug Administration (FDA) approves both brand-name and generic drugs and requires generics to have the same active ingredients and be absorbed in the body the same way as brand-name drugs. These requirements assure that generic drugs are as safe and effective as brand-name drugs. Generic drugs often cost less than brand-name drugs. A generic drug can be produced once the manufacturer of the brand-name drug is required to allow other manufacturers to produce the drug.

**Home delivery:** A distribution channel in which the member receives a prescription drug through the mail from the Express Scripts Pharmacy<sup>SM</sup>.

**Maintenance medication:** Drugs taken over an extended period of time for a long-term condition, such as high blood pressure, depression or asthma. These drugs are typically filled through the home delivery pharmacy for a 90 days' supply to provide members with lower costs and more convenience.

**Network pharmacy:** A pharmacy (also called a retail network pharmacy) that participates in the Plan's network. In most cases, members need to use a network pharmacy to pay the amounts specified by the Plan.

**Non-network pharmacy:** A pharmacy not associated with the retail network. Benefits will not be covered at the same rate as a network pharmacy and members will have to pay the full cost of the medication at non-network pharmacies.

**Not covered:** Also known as "benefit exclusion," this includes a drug or drug class that is not included in the member's benefit, which means there are no alternatives to try or exceptions to coverage.

**Over the counter (OTC):** A drug that is available without a prescription from a doctor.

**Specialist pharmacist:** An Express Scripts pharmacist who receives extra training in medicines used to treat specific long-term and complex conditions. These pharmacists use nationally accepted, evidence-based procedures and work with physicians to identify gaps in care across different providers. Specialist pharmacists personally counsel patients to help them understand and follow through on their treatments.

**Specialty drug:** A high-cost drug, including infused or injectable medicines that usually require close monitoring and special storage. Specialty drugs are generally prescribed to people with an ongoing or complex medical condition.

## Prescription Plan FAQs

### What is covered?

The Plan's prescription benefit covers a wide variety of prescription drugs, including generic drugs and brand-name drugs. The Plan also maintains a formulary, which is a list of preferred drugs that members can obtain for lower copays and to help save them money.

An expert panel of physicians and pharmacists carefully reviews the drugs on the formulary for safety, quality, effectiveness and cost. The formulary and conditions of drug coverage under the Plan is subject to change. To find out whether a particular medicine is included on the formulary or covered under the Plan, and what conditions of coverage (if any) may apply, go to [Express-Scripts.com](https://www.express-scripts.com) or call Express Scripts Member Services at (844) 730-1971. A pharmacist can also check whether a medication is on the formulary or covered at any time.

In compliance with the Affordable Care Act, some preventive medicines, including many women's preventive care items, are covered in full without paying a copayment/coinsurance. In order to have your copayment/coinsurance

waived, you must meet specific criteria and have a prescription from your physician — even for over the counter items. You must also provide your Express Scripts identification card to the pharmacist for processing. For more information about the specific criteria to be eligible for preventive medicines, go to [Express-Scripts.com](https://www.express-scripts.com) or contact Member Services at (844) 730-1971.

## What is not covered?

Some drugs are not covered, or excluded, from the prescription drug benefit, which means there are no alternatives to try or exceptions to coverage. The following list of benefit exclusions outlines general categories of items not covered under the Plan. Other drugs may be excluded from the formulary, as noted elsewhere in the Summary Plan Description. To check whether a medication is excluded, go to [Express-Scripts.com](https://www.express-scripts.com) or call Express Scripts Member Services at (844) 730-1971.

*To see if a drug is covered on the formulary, go to [Express-Scripts.com](https://www.express-scripts.com) or call Express Scripts Member Services.*

## What is the difference between generic and brand-name drugs?

**Generic drugs** have the same active ingredients in the same dosage form and strength as their brand-name counterparts. The color and shape may differ between the generic and the brand drug; however, the active ingredients must be the same for both. The U.S. Food and Drug Administration (FDA) approves both brand and generic drugs and requires generics to have the same active ingredients and be absorbed in the body the same way as brand-name drugs. These requirements assure that generic drugs are as safe and effective as brand drugs. The formulary (the list of preferred drugs) chosen by the Plan contains only FDA-approved generic medications.

**Preferred brand drugs**, also known as formulary drugs, are medications that have been reviewed and approved by a group of physicians and pharmacists, and have been added to the Express Scripts formulary selected by the Plan based on their proven clinical and cost effectiveness.

**Non preferred brand drugs**, or non-formulary drugs, are medications that the same team of physicians and pharmacists have not approved for the Express Scripts formulary selected by the Plan. This happens when the team determines that a clinically equivalent and more cost-effective alternative generic or preferred brand drug is available.

The formulary changes from time to time as new clinical information becomes available. To determine the status of any particular drug on the Plan's formulary, log onto [Express-Scripts.com](https://www.express-scripts.com) or contact Express Scripts Member Services. A medication's inclusion on the formulary is no guarantee of effectiveness. Similarly, if a medication is not on the formulary, it does not mean it is not effective, but rather that a clinically equivalent and more cost-effective alternative is available and on the formulary.

## How are claims paid?

Generally, members do not need to submit claims under the prescription plan. A member pays the copay, coinsurance or other amount required by the Plan when filling a prescription. However, if a member needs to submit a paper claim for reimbursement for payment of the cost of a covered drug (for example, if the pharmacy's computer system was not working or the card was left at home), the member can download a claim form from the website or call Express Scripts Member Services at (844) 730-1971.

## When should a retail pharmacy be used?

The retail pharmacy is the most convenient option when a medication is needed immediately, such as an antibiotic

for a short-term illness or infection. Members simply present their ID card to the pharmacist, along with the doctor's written prescription if it has not been sent electronically, to receive a 30-day supply of the medicine.

Express Scripts's retail pharmacy network includes more than 70,000 participating pharmacies, including national chains as well as independent retailers.

Some plans may not cover a medication filled at a neighborhood pharmacy because it is not "in network," but the medication will be covered at a large retail pharmacy chain or grocery store if those pharmacies are "in network." To find a participating retail pharmacy, members can visit [Express-Scripts.com](https://www.express-scripts.com) and use the Pharmacy Locator to find a list of pharmacies close to where they live or work. Members can also download the Express Scripts mobile app to find a pharmacy when they're on the go. To download the mobile app for free, search for "Express Scripts" in smartphone app stores. If members do not have computer access, they can call Express Scripts Member Services at (844) 730-1971.

Prescriptions filled at a nonparticipating retail pharmacy are not covered under the Plan, which means if members fill prescriptions there, they pay the full retail price (or 100% of the cost) of the drug and the amount paid does not count against the Plan's deductible or out-of-pocket maximums.

## When should the home delivery pharmacy be used?

Express Scripts offers home delivery, or a mail pharmacy service, for prescriptions taken on a regular basis for long-term conditions, such as asthma, depression or high blood pressure. With home delivery, members can receive up to a 90-day supply of medicine from the Express Scripts Pharmacy<sup>SM</sup>, often for a lower cost than they would pay at a retail pharmacy.

### Home delivery advantages

- Fewer refills and fewer trips to the pharmacy
- Free standard shipping costs included as part of the Plan
- Medicine is delivered in tamper-proof, weather-resistant packages
- Drugs that require refrigeration are shipped in cold packs
- Pill bottles have child-resistant safety caps, but easy-open caps may be requested when the order is placed

## How to get started with home delivery?

Express Scripts offers members a variety of convenient ways to submit new prescription orders.

- **New prescriptions** may be submitted directly from the doctor's office or through the mail.
- **Refills** can be ordered electronically using the Express Scripts mobile app or website, through the mail or by phone.

Visit [Express-Scripts.com](https://www.express-scripts.com) to learn more.

## Pharmacy Program Descriptions

**Drug Quantity Management (DQM)** makes sure that members are getting the right amount of medication and that it is prescribed in the most efficient way. For example, the doctor may say, "take two 20mg pills each morning." If that medication is also available in 40mg pills, Express Scripts will contact the doctor about

prescribing one 40mg pill a day instead of two 20mg pills. In addition, if the doctor writes the original prescription for 30 pills (a 15-day supply), the new prescription for 30 pills will last a full month – and the members will have just one copayment, not two.

DQM also makes sure that a member's prescriptions do not exceed the amount of medication that the Plan covers. If the prescription is for too large a quantity, the pharmacist can fill the prescription for the amount that the Plan covers or contact the doctor to discuss other options, such as increasing the strength or getting a prior authorization for the quantity originally prescribed.

**Formulary Overview:** Clinically sound, cost-effective Express Scripts formulary options help decrease prescription drug expenses when combined with a well-designed benefit plan. To ensure the clinical appropriateness of their formularies, Express Scripts physicians and pharmacists carefully evaluate pharmaceuticals and prepare recommendations for the National Pharmacy & Therapeutics (P&T) Committee, which reviews and approves Express Scripts formularies.

**Generic Drug Rules:** If you request a brand name drug when a generic drug is available, the plan will only cover the cost of the generic drug. You will need to pay the difference in cost between the brand and generic drug plus the generic copay. If there is a clinical reason for you to receive the brand drug, please contact Member Services to discuss if a clinical exception can be made.

**Prior Authorization** monitors both cost and safety. If a pharmacist tells a member that a prescription requires prior authorization, Express Scripts will need to communicate with the doctor to be sure that the medicine is right and will verify that the Plan covers the drug. This is similar to when a healthcare plan authorizes a medical procedure in advance.

When a prescription requires prior authorization, the doctor can call Express Scripts or prescribe a different medicine that is covered by the Plan. Only doctors can give Express Scripts the information needed to determine if the drug may be covered. Express Scripts answers its prior authorization phone lines 24/7, and a determination can be made right away. If the medicine is covered, the member will pay the normal copay. If the medication is not covered but the member wants to take it, the member will pay the full price of the medicine.

### How to appeal

If the prior authorization is denied, you or your representative may appeal this decision by writing to:

Express Scripts

P.O. Box 66588

St. Louis, MO

Attn: Appeals Department

Phone: 800.753.2851

Fax: 877.852.4070

Please include: your name and member ID number, the doctor's name and telephone number, the name of the medicine and any information relevant to your appeal. The appeal will be reviewed according to your plan provisions, and a decision will be sent to you and your doctor. If you require an urgent review, please call **800.753.2851** for instructions. Please note that not all appeal requests are eligible for the urgent review process. Urgent appeals will be decided within 72 hours.

If you still choose to fill this prescription, you will be responsible for the cost of the medicine that has not been approved. You have a right to receive, upon written request and at no charge, information used to review your request.



**SaveOnSP:** The Plan provides a specialty pharmacy co-pay assistance program; certain specialty pharmacy drugs are considered non-essential health benefits under the plan and the cost of such drugs will not be applied toward satisfying the participant's out-of-pocket maximum or deductible. Although the cost of the Program drugs will not be applied towards satisfying a participant's out-of-pocket maximum or deductible, the cost of the Program drugs will be reimbursed by the manufacturer at no cost to the participant. Eligible participants will be contacted by SaveOnSP or Accredo.

**Step Therapy** is a program for people who take prescription medicine regularly to treat a long-term condition, such as arthritis, asthma or high blood pressure. It lets members get the treatment they need affordably. First-line medicines are the first step.

- First-line medicines are generic and lower-cost brand-name medicines approved by the U.S. Food & Drug Administration (FDA). They are proven to be safe, effective and affordable. Step therapy suggests that a patient try these medicines first because, in most cases, they provide the same health benefit as more expensive drugs, but at a lower cost.
- Second-line drugs are the second and third steps. Second-line drugs typically are brand-name drugs. They are best suited for the few patients who do not respond to first-line medicines. Second-line drugs are the most expensive options.

The first time a member tries to fill a prescription that is not for a first-line medicine, the pharmacist should explain that step therapy asks the member to try a first-line medicine before a second-line drug. Only the doctor can change the current prescription to a first-line medicine covered by the Plan.

To get a first-line medicine that the Plan covers, a member should ask the pharmacist to call the doctor and ask for a new prescription. If it is easier, the member can also call the doctor to ask for a new prescription. Also, the pharmacist should explain to the member that there is an option to choose a second-line alternative to the first-line medicine. However, because the Plan will not cover second-line drugs until after the member and the doctor have considered a first-line medicine to treat the condition, the member will pay full price for that second-line drug.

**Utilization Management Programs:** Your plan has several programs in place to help you and the plan save money. These programs also help ensure your prescriptions meet certain plan rules and clinical guidelines.

## Coordination of Benefits

Your Express Scripts plan does not include coordination of benefits (COB) with any other health plan for pharmacy claims. If you have any questions, call Express Scripts member services at (844) 730-1971.

## Claims Inquiry

If you believe your claim was incorrectly denied or you have questions about a processed claim, call Express Scripts member services at (844) 730-1971.

## Privacy

You can view Express Scripts' privacy policy by logging in to [Express-Scripts.com](https://www.express-scripts.com) and clicking on "Privacy" at the bottom of the page.

## Resources At-A-Glance

### Online resources for members already enrolled in the plan

If you have internet access, you can use the Express Scripts website for quick access to information. Register today at [Express-Scripts.com](https://www.express-scripts.com) or access the mobile app to:

- Order refills of your prescriptions from the Express Scripts Pharmacy<sup>SM</sup>
- Track the status of your prescriptions from the Express Scripts Pharmacy<sup>SM</sup>
- Check prescription pricing and coverage
- Request Express Scripts Pharmacy<sup>SM</sup> home delivery order forms and envelopes
- Locate a participating retail pharmacy and download claim forms
- Print a temporary ID card
- Obtain health information and much more

### Online resources for members not yet enrolled in the plan

If you are not yet enrolled in the plan, you can visit [Express-Scripts.com](https://www.express-scripts.com) to:

- View plan highlights
- Locate participating retail pharmacies
- Compare medicine prices
- Find out if your medicines are in the formulary

### By phone

Call (844) 730-1971 to speak with a Member Services representative and:

- Ask questions about your prescription benefit
- Request Express Scripts Pharmacy<sup>SM</sup> home delivery order forms or envelopes
- Find the nearest participating retail pharmacy
- Request claim forms for prescriptions filled at out-of-network pharmacies
- Speak with a registered pharmacist
- Order refills

*All services listed above are available 24 hours a day, 7 days a week. To access TTY service for hearing-impaired members, call (800) 899-2114.*

For additional information about the services available to you through Accredo, please call (800) 922-8279 from 8 a.m. to 8 p.m., Eastern Time, 7 days a week.

**Language assistance** – translation services are available for non-English speaking patients

## Helpful Numbers You May Need

Member Services (24/7).....	(844) 730-1971
TTY (24/7) .....	(800) 899-2114
Prior Authorization (8 a.m.-9 p.m. Eastern).....	(800) 753-2851
Accredo specialty pharmacy (24/7) .....	(800) 922-8279

[Express-Scripts.com](https://www.express-scripts.com)