



PRESCRIPTION DRUG EXPENSE BENEFIT

Welcome to the Prescription Drug benefit, administered by Express Scripts, Inc. (ESI). To receive the highest level of benefits, prescription drugs must be obtained from a Pharmacy in their national pharmacy network or directly via the Express Scripts Mail Service or Specialty Pharmacy. It is highly recommended that you take a moment and go to the ESI website at www.expressscripts.com and register; be sure to have your member ID number handy. Once registered you can access your plan details, the drug formulary, pharmacy network, and other beneficial information. To minimize your out-of-pocket and co-pay costs ask your doctor or prescriber to consider generic drugs or when a generic is not available to consider formulary brand drugs on ESI's National Preferred Formulary (NPF) as may be medically appropriate. Once you have registered with ESI you can go to the ESI website and type in the name of any medication to determine if it is on the Formulary, if it is not there is a list of alternative medications that are on the Formulary that you can discuss with your doctor or prescriber.

Prescriptions dispensed for acute care (short-term) medications and initial fills of maintenance (long-term) medications may be obtained through any retail pharmacy for up to a 30-day supply. Short-term drugs include antibiotics and other medications that you take for short periods of time. Long-term drugs, also called maintenance medications, are those you take on an ongoing basis, such as drugs that treat high blood pressure, cholesterol or chronic diseases. Beginning January 1, 2018, maintenance medications are only available under the Smart90 program. For those using Specialty Medications, these are dispensed through Accredo Health Group, Inc. ESI's preferred Specialty Pharmacy under the Specialty Medication program. Each program is described below.

Co-Payments for Short Term Medications - Plan Participants are responsible for a retail co-payment for each 30- day supply according to the following schedule:

For Participants in the Platinum, Gold, and Silver Coverage Options:	
Co-payment, Generic:	\$10 for 30-day supply
Co-payment, Formulary Brand:	\$35 for 30-day supply
Co-payment, Non-Formulary Brand:	\$80 for 30-day supply
Participants pay 100% until full deductible is met, then are only responsible for the co-payment.	
For Participants in the Gold HSA Coverage Options for 30-Day Supply:	
Co-payment, Generic	Member pays 100% until full deductible has been met, then participant is responsible for 20% co-payment.
Co-payment, Formulary Brand	
Co-payment, Non-Formulary Brand	



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Long-Term Maintenance Medications Smart90 Program - The Express Scripts Smart90 program allows you to pay less for each 90-day supply of maintenance medications than you would pay for three 30-day supplies at nonparticipating retail pharmacies. If you are currently receiving home delivery through the Express Scripts Mail Order Pharmacy you do not need to do anything further for those prescriptions. For new and existing prescriptions of maintenance medications you may receive up to two 30-day courtesy fills at any retail pharmacy that is not participating in Smart90 and pay the 30-day retail co-pay as stated above for each fill; however, you will receive notice from Express Scripts upon your first fill that you will need to move the prescription to a participating Smart90 network pharmacy prior to your third fill or the refill will be denied.

You can conveniently fill your maintenance prescriptions under the Smart90 program either by home delivery through the Express Scripts Mail Order Pharmacy or at any Walgreens or Walgreens owned retail pharmacy in the Smart90 network. If you are not currently using a Smart90 participating pharmacy you will need to obtain a new prescription from your doctor. Make sure your physician writes the prescription for a 90-day supply with up to a year’s refills if allowed.

Co-Payment for Long Term Maintenance Medications Smart90 Program - Plan Participants using the Smart90 program will be dispensed up to a 90-day supply per fill and are responsible for a co-payment according to the following schedule:

For Participants in the Platinum, Gold, and Silver Coverage Options:	
Co-payment, Generic:	\$20 for 90-day supply
Co-payment, Formulary Brand:	\$70 for 90-day supply
Co-payment, Non-Formulary Brand:	\$160 for 90-day supply
Participants pay 100% until full deductible is met, then are only responsible for the co-payment.	
For Participants in the Gold HSA Coverage Options:	
Co-payment, Generic:	Member pays 100% of long-term medication until full deductible has been met, then participant is responsible for 20% co-payment.
Co-payment, Formulary Brand:	
Co-payment, Non-Formulary Brand:	

You can review your 90-day options by logging in to express-scripts.com or calling Express Scripts at 866-890-1419. If you are a first-time visitor to express-scripts.com, take a minute to register (be sure you have your member ID number handy). You can also use the Express Scripts mobile app on your digital device to locate a participating pharmacy.



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Specialty Medications are high-cost medications dispensed exclusively by Accredo Health Group, Inc. ESI's preferred Specialty Pharmacy. To determine if a medication you take is part of the Specialty Program you may review the list of impacted medications on the ESI website where you registered, or call the number on your ESI ID card, or by calling Accredo directly at 800-922-8279. Under this program specialty medications ordered for you or a covered family member by your physician or prescriber that are on the list will be covered only when ordered through Accredo and will no longer to be covered through Highmark or when obtained from an outpatient clinic, a home infusion company, a doctor's office, or from another pharmacy. Should you be already receiving a Specialty Medication from a provider other than Accredo two refills will be permitted to allow time for you and your physician time to transfer your prescription after which you will be required to fill your prescription through Accredo. Please note that this program does not affect medications supplied by an emergency room or during an inpatient hospital stay. Due to the high cost and special handling required of these medications each fill is limited to a maximum of a 30-day supply.

Co-Payments for Specialty Medications dispensed through Accredo

For Participants in the Platinum, Gold, and Silver Coverage Options:	
Co-payment, Generic:	Participant pays 20% of specialty medication up to a \$500 Maximum for up to a 30-day supply. Each fill is limited to a 30-day supply.
Co-payment, Formulary Brand:	
Co-payment, Non-Formulary Brand:	
Participants pay 100% until full deductible is met, then are only responsible for the co-payment.	
For Participants in the Gold HSA Coverage Options:	
Co-payment, Generic:	Member pays 100% of long-term medication until full deductible has been met, then participant is responsible for 20% of specialty medication up to a \$500 Maximum for up to a 30-day supply. Each fill is limited to a 30-day supply.
Co-payment, Formulary Brand:	
Co-payment, Non-Formulary Brand:	

All prescription drug coinsurance and co-payments count toward the combined medical and pharmacy maximum out-of-pocket expense.