



## Get Acquainted with Prescription Drug Terms

### Prescription Order (Rx)

Written instruction for medicine that a licensed medical professional provides. The abbreviation for Prescription is Rx.

### Brand Name Drug

A drug sold by a company under a specific name or trademark and is protected by a patent.

### Generic Equivalent Drug

Same as the brand name drug in active ingredients, dosage, safety, strength, how it is taken, quality, performance, and intended use. It may have different inactive ingredients. Generally when a patent expires the generic version of the drug comes on the market. Before approving a generic drug product, the FDA requires many rigorous tests and procedures to assure that the generic drug can be substituted for the brand name drug.

### Therapeutic Substitute

A drug with a different active ingredient than another brand name or generic drug, that is intended for use in treating the same clinical indications. Think of it like the three different approved COVID-19 vaccines. All designed to prevent the same disease but not using the exact same active ingredients.

### Drug Formulary (Express Scripts refers to their list as: National Preferred Formulary)

List of prescription drugs, both generic and brand name, that are preferred by your health plan that a committee of pharmacists and doctors has deemed to be the most effective and economical.

### Non-Formulary Drugs

Drugs not included on the preferred formulary list that have a preferred brand or generic substitute available. Usage of non-formulary medications may require a prior authorization and will be subject to higher co-pay levels even if pre-authorized.

### Long-Term Maintenance Drugs (Medications)

Prescription drugs that are taken on a regular ongoing basis, such as drugs that treat high blood pressure, cholesterol, or chronic diseases.

### Specialty Drugs (Medications)

Prescription drugs that require special handling, focused care, and monitoring. They are used to treat complex and chronic conditions like cancer, multiple sclerosis, and rheumatoid arthritis.



### DON'T ASSUME...

all labs and diagnostic facilities are in-network, even if the facility is affiliated with an in-network doctor or clinic.

Obtaining lab work and diagnostic tests at an out-of-network facility will most often result in a balance billing that will cost you a lot of money. To find an in-network lab or facility contact the lab by phone or look them up on the **Find a Network Doctor** search tool [here](#).



## Healthcare Bluebook

Resource for EPC Medical Plan Participants!

Usually when you shop online for a product you search for the best price, best quality, compare products, and check out the reviews.

We encourage you to do the same for any of your medical procedures. **We want our participants to get the best care at the best price and get the best outcome!** That is why we partnered with Healthcare Blue Book to provide you with a tool that enables you the patient to see quality rankings for doctors and hospitals along with the Fair Price for medical procedures in your area.

**Healthcare Bluebook is a free** resource that is available on your **Meritain Health portal**. After logging on you can start reviewing online or you can download the app to your mobile device.

*"It's so awesome to pull up a procedure and actually see what the Fair Price of my procedure should be! I don't want to be taken advantage of and I want to be wise and make the best decisions for my health and family." (A.H. Orlando, FL.)*

**Fair Price** is based on the typical fee that the hospital or other providers in a particular region accepts as payment from insurance companies.

### Healthcare Blue Book even uses color codes:

✓ <b>Green</b>	indicates price is at or below the Fair Price
✓ <b>Yellow</b>	is slightly above the Fair Price
✓ <b>Red</b>	is the highest price

**WOW!** One of the best features of this resource is if a provider you choose for a procedure is in the **Green** then you can (depending on the procedure) receive a cash reward for using a provider that has a **Green** rating.

If you have any questions, call Healthcare Bluebook at 1.800.341.0504.

## ADMINISTRATOR CORNER

- ▶ If you have any employees nearing the Medicare eligibility age of 65, then remember to complete and submit either the Small or Large Employer Certification form at least 3 months prior to the employee turning 65. Click [here](#) for more information regarding Employer Requirements for Medicare-Eligible Employees.
- ▶ A lot of your benefit questions can be answered on our EPC Benefits website, under **Church Administrator Resources**. Click [here](#) to go directly to the section.
- ▶ Also on the EPC Benefits website is our 2022 Medical Plan FAQ section. Click [here](#) to go directly to the FAQ's.