

PLAN HIGHLIGHTS

...Allows You the Flexibility to Use a Network Pharmacy or any Pharmacy You Choose

While costs are lower when you use a network pharmacy, you can go to any pharmacy you choose and still receive prescription benefits.

...Offers a Convenient Mail Order Option

The mail order program, designed for maintenance drugs, provides up to a 90-day supply of a drug at various copayment levels.

HOW THE PRESCRIPTION DRUG PROGRAM WORKS

When you need to purchase prescription drugs, you have three options: you can go to a network pharmacy, go to any other pharmacy or order through the mail.

USING A NETWORK PHARMACY

When you fill your prescription at a network pharmacy, you can get up to a 30-day supply of most prescription drugs for one payment. You pay:

- \$5 for a generic drug
- \$35 for a formulary drug
- \$55 for a non-formulary drug.

To receive the highest level of benefits, you must fill your prescription at a participating pharmacy using your plan vendor's identification card. (Refer to the Contact Information for the phone number and/or web site address for a list of network pharmacies in your area.) No claim form is required, and the prescription can be written by any physician.

Using Any Other Pharmacy

When you fill your prescription at a non-network pharmacy, you pay the full cost of the prescription and then file a claim form to be reimbursed. You will be reimbursed for 50% of the cost (after the deductible) for up to a 30-day supply of most prescription drugs.

If you or your physicians choose to use the more expensive brand-name drug when a generic substitute is available, you will pay the brand-name copay plus the difference in cost between the brand-name drug and the generic drug, unless there is a therapeutic prior authorization approved by Express Scripts.

**GENERIC VS. FORMULARLY VS. NON-FORMULARY**

A generic drug is a copy of a brand-name drug that is no longer protected by a patent. A generic generally serves the same purpose as the original drug; however, the generic drug's purchase price is less because the cost of research, development and marketing was paid by the original manufacturer.

A formulary drug is a drug that is on the preferred drug list established by the prescription drug vendor. Their comprehensive preferred drug list is subject to periodic review and modification by a therapeutics committee. Your cost will be lower if you select formulary drugs. Drugs not on the preferred list are referred to as non-formulary drugs.

Using the Mail Order Program

You can use the mail order drug program to purchase up to a 90-day supply of maintenance drugs. This is a convenient way for you to save money if you need medication for a chronic or ongoing illness such as allergies, diabetes or heart disease.

You pay:

- \$10 for a generic drug
- \$70 for a formulary drug
- \$110 for a non-formulary drug.