

## PRESCRIPTION SERVICES

Effective January 1, 2011, prescription drug co-pays will be as indicated below:

	Silver Plan, Tier I		Silver Plan, Tier II	
	Retail	Home Delivery* (3 month supply; 2 month co-pay)	Retail	Home Delivery* (3 month supply; 2 month co-pay)
Generic	\$ 10.00	\$ 20.00	\$ 25.00	\$ 50.00
Formulary	\$ 25.00	\$ 50.00	–	–
Non-formulary	\$ 50.00	\$ 100.00	–	–
Brand			\$ 50.00	\$ 100.00
The LDC Benefits Fund will pay \$5,000 annually per family, after which a 50% co-pay will apply.				

\* Unless otherwise specified, home delivery of maintenance medications through the Express Scripts EHD program will be filled with a three-month supply. Instead of three co-pay amounts, a member will pay two co-pay amounts for a three-month supply

Effective January 1, 2011, the following benefits have also been added to the prescription drug benefit: (1) Exclusive Home Delivery program for maintenance medications; (2) Generics Preferred; and (3) Step Therapy.

### Exclusive Home Delivery and Maintenance Medications

A maintenance medication is a prescribed drug that treats an ongoing condition, such as diabetes or high blood pressure. Under the Home Delivery program, you may receive two refills of up to a 30-day supply of a maintenance medication from a local, participating pharmacy. After that, you will need to order these prescriptions through the Exclusive Home Delivery program from the Express Scripts Pharmacy or pay the **FULL** cost of the prescription if you choose to have it filled at your local, participating pharmacy.

### How This Change Helps You

By using the Express Scripts Pharmacy, you'll save money on your copayments. Plus, you'll receive:

- Free home delivery of your medication.
- Up to a 90-day supply of medication with each order.
- 24-hour access to an Express Scripts pharmacist.

Short-term prescriptions, such as antibiotics, can still be filled at your local, participating pharmacy.

### Three Easy Ways to Get Started

**By Mail** – Complete a Home Delivery order form and select your payment option. Mail the form, along with your prescription, to Express Scripts.

**By Internet** – Access [www.express-scripts.com/mail/startmail](http://www.express-scripts.com/mail/startmail). Complete the requested information and Express Scripts will contact your doctor for a new prescription for Home Delivery.

**By Phone** – Call 1.800.467.2006 and speak with an Express Scripts patient care advocate who will help you get started with Home Delivery.

The first time you fill a prescription through the Express Scripts pharmacy, you should expect delivery of your order within two weeks from the time Express Scripts receives the prescription from your doctor. **It is recommended that you have a 30-day supply of your medication on hand at the time of your order. Refills typically take three to five days to process and ship.**

## Generics Preferred

Generic drugs are copies of brand-name drugs whose patents have expired. A generic drug contains the same active ingredients and is available in the same strengths as the original brand-name drug. They are chemically equivalent to their non-generic drug counterpart. Any prescribed generic drug has been approved by the U.S. Food and Drug Administration (FDA) and meets strict requirements for quality and purity.

## How This Change Helps You

Generic drugs cost about half the cost of brand-name drugs to produce. The savings are passed on to you, in the form of a lower co-payment.

## How Does the Generics Preferred Program Work?

When you have a prescription filled, the pharmacy will check to see if a generic is available.

- If a generic is available, you will pay the standard co-payment for a generic drug. This cost will be less than for a brand-name drug.
- If, instead, you choose the brand-name medication, you will pay your co-payment plus the difference in cost between the generic and the brand-name drug.

When a generic drug is available, the pharmacy will be required to fill a prescription with the generic drug, unless otherwise determined by the member's doctor.

## Step Therapy

Step Therapy only applies to new prescriptions filled on or after January 1, 2011. If you are currently taking a medication that would be eligible for Step Therapy, you will be "grandfathered in," meaning you will not have to change your current medication.

## How This Change Helps You

The Step Therapy program is about value. For people who have certain medication needs - arthritis, high blood pressure, and high cholesterol, for example - Step Therapy means receiving a medication that is proven safe and effective, at the lowest possible cost.

## The Step Therapy Process

**Step 1** medications are the first recommended to you. They are usually generics and you will pay the lowest co-payment for these drugs.

**Step 2** medications are brand-name and are recommended if a Step 1 medication does not work for you. Step 2 drugs will almost always be more expensive.

**Step 3** medications are the most expensive brand-name drugs. If the Step 1 or Step 2 medications do not work for you, you may then be prescribed the higher cost Step 3 drug.

When your doctor prescribes a new medication, always ask if you can first try a Step 1 medication. If the Step 1 drug does not work for you, or if your doctor decides a Step 2 or Step 3 medication would be better, the member should contact Express Scripts to inquire about prior authorization.

