

Your 2020 Prescription Drug Benefit Overview

Please share this information with your doctor and discuss ways to reduce your costs for prescription drugs.

Use your Express Scripts prescription ID card

The ID card will display the member ID number for you and your covered dependents. Please show the ID card at your pharmacy to help ensure that your prescriptions are processed quickly and correctly. (If you are an existing member, please continue to use the ID card you received in 2018. You will not receive a new ID card in 2020.)

Be aware of your annual prescription drug deductible

Until you meet your deductible of \$100 for an individual or \$200 for the entire family, you will pay the full cost of your medication. Once the annual deductible is met, you will pay the copayments shown below or the pharmacy's price, whichever is less, for the rest of the plan year. You must meet your deductible annually, starting each July 1.

Type of prescription	At participating retail pharmacies (up to a 30-day supply)	Through mail order or a CVS pharmacy that fills 90-day supplies
Generic	\$10	\$25
Preferred brand	\$30	\$75
Nonpreferred	\$65	\$165
Specialty medications		
Type of specialty prescription	Through Accredo, an Express Scripts specialty pharmacy (up to a 30-day supply)	
Generic	\$10	
Preferred brand	\$30	
Nonpreferred	\$65	

Important notes about your copayments

- **Your plan has a combined medical/prescription annual out-of-pocket (OOP) maximum of \$5,000 for an individual and \$10,000 for a family.** The OOP is the maximum amount you would pay for covered medical services and prescriptions during the plan year. If you meet your OOP, the plan pays 100% of your covered costs for the rest of the plan year.
- **If you receive financial assistance to cover some of your specialty medication costs, the financial assistance will not apply toward your annual deductible or OOP.** Financial assistance may also be known as copayment assistance, manufacturer coupons and discount programs.

Save more on the medications you use every day.

If you take maintenance medications, use a CVS™ pharmacy that fills 90-day supplies or mail order from the Express Scripts PharmacySM:

Maintenance medications are used to treat ongoing conditions like high blood pressure or cholesterol. You will need to make an important decision about where you fill these prescriptions. Under your plan, you can choose a CVS pharmacy, the Express Scripts Pharmacy, or your current non-CVS pharmacy. You will save the most with CVS or the Express Scripts Pharmacy. The medications affected by this plan limit may change.

Use generics and preferred medications:

If you use a medication that is not on the preferred drug list (also known as the formulary), ask your doctor to consider prescribing a lower-cost generic or preferred brand-name drug.

Please note: If you use a brand-name drug that has a generic equivalent, you will pay the generic copayment, **plus** the cost difference between the brand and the generic equivalent.

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy.

As a member, you can go to any of nearly 60,000 retail pharmacies nationwide, including most major drugstores. Just ask your retail pharmacy if it is in our network. You can also register or log in at [express-scripts.com](https://www.express-scripts.com) and select **Find a Pharmacy** from the menu under **Prescriptions**.

Prior Authorization: When is a coverage review necessary?

Some medications are not covered by your plan—or are covered, but with limits—unless you first receive approval through a coverage review (prior authorization).

A coverage review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective. To find out whether a medication requires a coverage review, log in at [express-scripts.com](https://www.express-scripts.com) anytime, select **Price a Medication** under **Prescriptions** and search for your medication. On the pricing results page, select **View Coverage Notes** to see coverage details. You can also call us at 855.283.7679.

Specialty medications: Get individualized service through Accredo

These are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis and rheumatoid arthritis. Accredo, an Express Scripts specialty pharmacy, is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs.

Whether they are administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering through Accredo, you can receive:

- Toll-free access to specialty-trained pharmacists and nurses 24 hours a day, 7 days a week
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminders
- Up to a 30-day supply of your specialty medications for just one copayment. Some exceptions may apply.

Contact us anytime. We are here to help.

For questions about your prescription plan, log in at [express-scripts.com](https://www.express-scripts.com) or call Member Services at 855.283.7679.

Manage your medications anywhere with [express-scripts.com](https://www.express-scripts.com) and the Express Scripts® mobile app.

Your prescription information is just a tap away. With our website and mobile app, you can take advantage of many easy, convenient features, including:

- Compare drug prices
- Get alerts and check for drug interactions
- Get instant access to your member ID card (mobile app)
- Have your medication questions answered by Express Scripts registered pharmacists
- Start mail order for your medications
- Refill and renew mail order prescriptions
- Check your order status

The Express Scripts mobile app is available to anyone with an iPhone®, iPad® or Android™. To download the app for free, go to your smartphone's app store and search for Express Scripts.