

## Express Scripts—Pharmacy Benefit Manager for CareFirst and Aetna Members

### What You Need to Know

- The pharmacy program features copayments for in-network and out-of-network benefits through national retail pharmacies.
- You must use 75 percent of your retail prescription and 60 percent of your mail order prescription before you can refill your prescription.
- **Vacation Override**—If you are going on vacation and you need more than a one-month supply of your medication, you should ask your pharmacist to call the *Pharmacy Help Line* and request a vacation override. This will allow you to fill your next one-month prescription early. If you need more than a one-month supply, you must use the mail order program, which allows you to receive up to a 90-day supply of your medication. You must pay for any additional months of medication(s).
- Details about your coverage are available in the *Summary Plan Document*. This document is updated regularly and contains additional details about **Specialty Injectables, Prior Authorization, Step Therapy** and **Drug Quantity Limits**.
- Visit [www.express-scripts.com](http://www.express-scripts.com) for more information.

### Additional Services and Programs

- *Price Check* is an online feature which allows you to find out what you will pay for a specific drug.
- Express Scripts provides automated order notifications and refill reminders to its members if you elect this service.

## Express Scripts Prescription Programs

**Prior Authorization**—A list of drugs that require proof of medical necessity before the plan will pay for a prescription for these drugs.

The purpose of prior authorization is to prevent misuse and the off-label use of expensive and potentially dangerous drugs. A list of drugs currently on the prior authorization list is available in the *Summary Plan Document*. Because of the changing nature of pharmacy products, this document is regularly updated.

**Step Therapy**—A protocol designed to ensure that you receive the most clinically appropriate medication for your condition.

In most cases, Express Scripts will guide you to use more cost-effective first-line drugs when medically appropriate before it covers more costly second-line drugs. A list of step therapy medications is available in the *Summary Plan Document*. It is regularly updated.

**Specialty Injectables**—A home or office delivery service for employees who use specialty injectable medications.

After an initial 34-day supply of a specialty injectable medication is filled at a network pharmacy, the plan covers the medication through the *Specialty Care Pharmacy* managed by

**CuraScript.** You receive a maximum one month's supply each time you refill your prescription.

## Generics Preferred Program

Most people want to make wise choices when it comes to their medications—they want a quality product that meets their medical needs at an affordable price. The new Express Scripts Generics Preferred Program can help you do that.

Beginning January 1, 2006, FCPS will implement this new program for CareFirst and Aetna Elect Choice members that will encourage you to choose a generic drug over a brand-name drug when you fill a prescription. When you choose a generic, you will save money on a top-quality medication. When you choose a brand name, you will pay an ancillary amount in addition to the copayment.

### How Does the Generics Preferred Program Work?

When you fill a prescription:

1. The pharmacy will determine if a generic is available. If a generic is not in stock, you may choose either to wait until the pharmacy has the generic in stock, visit another pharmacy, or pay the brand copay.
  - In this case, you will not pay the additional ancillary amount for the brand drug (see #3 below).
  - Additionally, you will not pay the ancillary amount if your physician documents the medical need for the brand drug in writing, and Express Scripts concurs with the medical necessity for a brand.
  - You will not pay the ancillary amount if there is no generic for the brand.
2. If a generic is available and you choose the generic, you will pay the copayment for a generic drug. This copayment will be less than the brand drug copayment.
3. If a generic is available and you choose the brand, you will pay the generic copayment plus an ancillary amount in addition to the copayment. This additional amount is the price difference between the generic drug and the brand drug.

## Home Delivery Program

If your doctor has diagnosed you with a chronic condition such as diabetes, high blood pressure, arthritis, or high cholesterol, you probably are taking maintenance medications—prescription drugs for ongoing medical conditions.

Express Scripts has developed a Home Delivery Program that will help its CareFirst and Aetna Elect Choice members save money on maintenance medications—or any prescribed drug that you take for more than two months.

Under this program:

- You complete a *Prescription Mail Order Form* and begin saving immediately on your maintenance prescriptions. Or,
- You may fill up to a **one-month supply** of a maintenance prescription drug **two times** from a local participating pharmacy.

- After that, you have the choice of ordering your prescription drugs from the Express Scripts Home Delivery Program or paying an additional charge (\$10/generic and \$20/brand) beginning with your third retail fill.

Using home delivery for your maintenance prescription drugs saves you money on your copayments. Basically, you receive a three-month supply of your prescription drug with the Home Delivery Program for what you would have spent for two months at a retail pharmacy.

With the Home Delivery Program:

- Two registered pharmacists check every new prescription.
- Your medication arrives in a plain, weather-resistant package.
- You receive free home delivery of your medication.
- You have 24-hour access to a pharmacist to answer your questions.
- You can order refills by phone, mail, or on the Express Scripts web site.
- You can receive automated order notifications and reminders.

## **How to Get Started**

### **Online**

Go to [www.express-scripts.com/getstarted](http://www.express-scripts.com/getstarted) , and follow the instructions for Home Delivery Service.

### **By Mail**

Ask your doctor to write a prescription for up to a 90-day supply of your medication (plus refills for up to one year, if appropriate). Complete a *Mail Order* form. You can obtain a form by calling Express Scripts Customer Service at 1-866-815-0003 or the FCPS HR Employee Service Center at 571-423-3000 or 1-800-831-4331, ext. 3000.

### **By Phone**

Call Express Scripts Customer Service at 1-866-815-0003.

### **Home Delivery**

You will receive your prescription approximately two weeks after Express Scripts receives your prescription or refill request.

## **When You Need Quick Answers About Your Prescription Drug Plan**

Call Express Scripts Customer Service at 1-866-815-0003 to:

- Inquire about services and costs.
- Make a complaint or file an appeal.
- Ask questions to clarify your benefits.