

## Prescription Drug Program - Traditional & ABP Members

*Express Scripts, the Medical Plan's pharmacy benefits manager, administers the plan's Prescription Drug Program. Through this program, plan members can obtain the medications they require to treat an illness or ongoing condition. Express Scripts offers a network of participating providers (including a mail-service pharmacy), maintains a formulary of preferred prescription medications, and processes claims.*

| Type of Pharmacy   | Maximum fill          | Your cost per prescription* |  |   |
|--------------------|-----------------------|-----------------------------|--|---|
|                    |                       | Generic                     | Formulary                                | Non-Formulary                             |
| Retail pharmacy    | Up to a 30-day supply | \$8                         | 30% of cost;<br>min \$20 to<br>max \$100 | 50% of cost;<br>min \$50 to<br>max \$150  |
| Mail-order service | Up to a 90-day supply | \$20                        | 30% of cost;<br>min \$50 to<br>max \$300 | 50% of cost;<br>min \$125 to<br>max \$450 |

\* The maximum amount you pay each year in out-of-pocket prescription costs is \$2,500. This does not apply to non-formulary drugs or surcharges.

When a generic equivalent is available, the Prescription Drug Program covers only the cost of the generic drug. If a plan member purchases a brand-name drug when a generic is available, he or she will pay the brand-name non-formulary copay plus the full cost difference between the brand-name drug and the generic drug. The additional cost does not count towards the copayment limit.

### Maintenance Medications

Maintenance medications are prescription drugs that a patient takes regularly. These medications are often used to treat ongoing conditions, such as diabetes, high cholesterol, and high blood pressure.

Under the maintenance medication program, plan members can fill a 30-day prescription at a local pharmacy up to two times before surcharges — \$5 for generic drugs, \$10 for brand formulary drugs, and \$15 for brand non-formulary drugs — are incurred. Ordering maintenance medications through the Express Scripts home delivery service not only allows members to avoid these additional charges, but provides them a 90-day supply of maintenance drugs, usually for a lower copay than would be charged at retail pharmacies for the same quantity.

### Step Therapy

Step therapy is a program that can make prescription drugs more affordable for most plan members and their families. In step therapy, the covered prescription drugs are classified in steps, beginning with proven, cost-effective drugs, usually generics. These drugs have been approved by the FDA and have a history of successfully treating many medical conditions. More expensive drugs are then used only in the few situations where the generics fail to deliver the desired outcomes.

### Prior Authorization

When prior authorization is required, it means that more clinical information is needed about a patient's particular medical condition before Express Scripts can confirm the medical necessity for the recommended prescription. A doctor or nurse can provide that information and request a prior authorization. The goal is to ensure patients receive appropriate medications for their diagnoses.



## Specialty Medications

Specialty medications — typically used to treat complex conditions — often have product handling and distribution requirements, and now need to be filled by Curascript, the plan's exclusive specialty pharmacy. High-cost injectable or oral medications are considered specialty medications. Call Express Scripts at 800-344-3896 for information. If you want to know if a particular specialty medication is covered, call 800-278-0980.

## Additional Information

For more information, members can call Express Scripts at 800-344-3896 or visit [Member.express-scripts.com](http://Member.express-scripts.com), where they can:

- make payments
- get statements
- order and track refills
- view a personal prescription history
- estimate out-of-pocket prescription drug costs
- review benefit details, including the formulary
- read health and drug information
- find a participating pharmacy
- learn about mail order pharmacy services for maintenance drugs

Members may also learn more about their prescription drug benefit by visiting the Board of Pensions website at **[Pensions.org](http://Pensions.org)**. There, they can view the full formulary or learn about:

- step therapy
- prior authorization
- Rx updates
- plan limitations

*If any discrepancy exists between this product sheet and the official Retirement Savings plan document, the official plan document governs. Visit [Pensions.org](http://Pensions.org) or call the Board of Pensions at 800-773-7752 (800-PRESPLAN) for a copy of this official document.*