



EXPRESS SCRIPTS®

Benefit highlights: retail

When to Use

The most efficient way to use your retail pharmacy benefit is to present your member I.D. card at a participating retail pharmacy. Your retail plan should be used for medications required on a short-term basis. When you have a prescription filled at a participating pharmacy, present your member I.D. card to the pharmacist, who will use an automated system to verify your coverage and prescription cost.

Days Supply

At retail pharmacies, you may purchase up to a 34-day supply of most prescription medications. There may be limitations on some prescriptions, such as controlled medications, subject to state and federal dispensing limitations.

For those medications you take on an ongoing basis, you are allowed a limited number of fills of up to a one-month supply at a retail pharmacy. However, you can get up to a three-month supply through home delivery or at a Smart90 retail pharmacy. Please select "Locate a pharmacy" to locate Smart90 pharmacies in your area.

Co-payment

Different co-payments may apply for certain medications.

For brand-name medications:

- Your co-payment is \$20.00.

For generic medications:

- Your co-payment is \$10.00.

For brand-name medications when a generic is available:

- Your co-payment is \$35.00.

Pharmacy Network

As of March 01, 2017, you can get up to a three-month supply of medications you take on an ongoing basis at any Smart90 retail pharmacy. Please select "Locate a pharmacy" to locate Smart90 pharmacies in your area.

As of March 01, 2017, you can get up to a 3-month supply of diabetes medicine through our select pharmacy network. To learn more about the network, go to "Manage Prescriptions" in the menu bar and choose "My Decision Center." It shows you the pharmacy options in the network, and then walks you through the steps needed to choose how you want to get your medicine and how to transfer your prescription(s).

Out-Of-Pocket

Your out-of-pocket expense is the maximum amount you will pay before your plan sponsor reduces your co-payments.

Effective July 01, 2015, your plan has an out-of-pocket maximum.

- For an individual, the out-of-pocket maximum for prescriptions filled either at retail pharmacies or through mail order is \$4700 every year.
- For your family, the out-of-pocket maximum for prescriptions filled either at retail pharmacies or through mail order is \$9400 every year.
- Your out-of-pocket contributions start over every year beginning on January 01.

Deductibles, if applicable, and co-payments are applied to the out-of-pocket maximum. Once this maximum is met, subsequent claims are paid in full. The out-of-pocket applies to all preferred and non-preferred medications.

Coordination of Benefits

Coordination of Benefits is the process in which two or more health insurers cover the same person(s) but limit the total benefit payable for a claim to an amount not exceeding the total cost of the claim.

If Express Scripts is your secondary benefit, primary claims submitted by the retail pharmacy or primary paper claims submitted by you will not be covered. If you have sent the prescriptions through mail order and Express Scripts is your secondary benefit, you will be contacted to verify your coverage.

You may submit a paper claim to be considered for reimbursement under your secondary coverage.

The Coordination of Benefit applies to:

- Your mail-order claims.
- Your member-submitted paper claims.
- Your retail pharmacy claims.

For further information on Coordination of Benefits or for an explanation on the reimbursement of a claim, please call the Member Service phone number on the back of your card.

This information is intended to serve as a general overview of your plan sponsor's prescription benefit program. Please note that the terms of your prescription benefit are subject to change. Please consult your plan sponsor for complete information.

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Getting prescriptions by home delivery fully

How do I get started with your home delivery pharmacy?

If you take prescription medication on an ongoing basis, your prescription drug plan may allow you to order prescriptions from our convenient home delivery pharmacy. Once you start, you can refill and renew your prescriptions right here at this site - and benefit from Free standard shipping that is included in your benefit plan.

If you have additional questions about your home delivery benefit, please call the telephone number on your member ID card.

How should my doctor write my prescriptions to maximize my savings on maintenance medications?

To maximize your savings, ask your doctor to write your prescription for a three-month supply (or your plan's home delivery limit), with refills as appropriate, instead of a one-month supply with refills. It is important to ask for a three-month supply instead of a one-month supply, in order to benefit from the home delivery copayment. You will be charged the normal home delivery copayment regardless of the number of days' supply on the prescription.

The actual quantity or days' supply you can receive may vary for each medication you use. Your doctor's instructions on how to take the medication, as well as state and federal dispensing guidelines and how the medication is packaged, may impact the quantity or days' supply you can receive.

How do I send you a new prescription?

If you have a prescription from your doctor:

1. [Download and print a home delivery form.](#)
2. Mail the completed form and your prescription(s) to the address indicated on the form.

If you are going to see your doctor:

3. Before you go to your doctor, [download the physician fax form](#)* and ask your doctor to fill it out and fax it to the number

indicated on the form. **NOTE:** Only your doctor may fax the completed form to us.

4. Alternatively your doctor can e-Prescribe if applicable.

Can you transfer my prescriptions from a retail pharmacy to your home delivery pharmacy?

If you have existing maintenance prescriptions that are eligible, you can request to have them transferred from a retail pharmacy and delivered to you through our home delivery pharmacy. To review your home delivery opportunities, go to the Home page and for any medication that displays a purple "Transfer to Home Delivery" option, click the button, then select the item and click "add to cart." After you add your retail medication to the cart, you will need to go through the checkout process in order to finalize the transfer to home delivery. Express Scripts will then reach out to your doctor to receive their approval.

How long does it take to get my medications when I use home delivery?

First-time orders are usually delivered within 8 to 11 days after we receive your order.

- Refills usually arrive in less time. Refills ordered online are usually delivered within 3 to 5 days after we receive your order. If you mail in a refill, please allow 6 to 9 days for delivery.
- Renewals ordered online are usually delivered in 5 to 8 days once we receive your physician's approval of the renewal. Renewals that are mailed to us usually arrive 7 to 11 days after we receive your order.
- New and renewal prescriptions faxed from your doctor's office are usually delivered in 5 to 8 days. Please allow 24 to 48 hours for the prescription to appear online once your doctor has faxed the prescription.

When it's time to reorder your medication, you will see your order on your Home page. The best time to reorder is when you have about a 14-day supply of your medication left. This will help ensure that you receive the medication you need when you need it.

Estimates for shipping may change if the order is not processed as expected or if the delivery method is changed while the prescription is in process. The most up-to-date status is provided online as soon as it is available.

NOTE: Certain medications, including many drugs prescribed for narcolepsy, attention deficit disorder and pain management, are mailed via one-day delivery, and require a signature upon delivery.

How are medications shipped?

Most medications are shipped via the U.S. Postal Service at no cost to you. Medications containing certain controlled substances are shipped United Parcel Service (UPS). If necessary, you can request express shipping, which is available for an additional fee.

What if I need to speak with a pharmacist?

Our registered pharmacists are available 24 hours a day, seven days a week to answer any questions about your medications. Please call the toll-free Customer Service number on your member ID card.

How do I pay for my medicine?

The most convenient way to pay for your prescriptions is with our Autopay service. Autopay lets you tell us which credit card, debit card or checking account you'd like us to charge for all prescription orders linked to your member ID number (that is, all prescriptions for members covered by your benefits).

To sign up for Autopay, choose the Autopay option the next time you order online. You can call the member services number on the [Contact Us](#) page if that's easier.

If you prefer to go through that process for every one of your orders, you could charge your prescriptions to a credit card, debit card or a checking account, or use our digital wallet options of PayPal and MasterPass each time you ask Express Scripts to send you medicine. If you order online, just follow the prompts during the checkout process. Otherwise, you can call the Member Services number on the [Contact Us](#) page. We take your financial matters seriously. Express Scripts secures all account information with the most sophisticated security that's commercially available.

Finally, you could ask us to bill you. Then you could pay it online or send that bill back to us in the mail with a credit card, debit card or check.

If paying for your medicine is a hardship, your benefits provider may offer a program that can help. Call Member Services at the phone number on your member ID card to learn more.

What happens after my doctor faxes you a prescription?

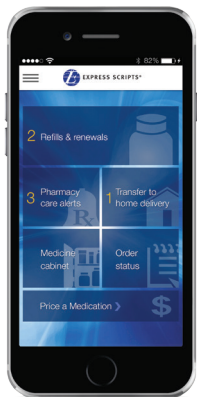
When we receive a faxed prescription from a doctor, we first make sure that the prescription is coming from a secure fax machine that is associated with a prescriber in our database. Secure fax machines are restricted from public access and are usually located in a controlled area in the doctor's office. Our system automatically checks each incoming fax number against our database of recognized prescribers.

If we cannot determine that the fax line is secure, or if the incoming fax number cannot be matched against a prescriber in our database, we contact the doctor's office to verify your prescription.

Upon verification, the prescription information is entered into our system and processed. If we are unable to verify your prescription, we will attempt to contact you using your preferred contact method. After two unsuccessful attempts to contact you, we will send you a notification to let you know that we are unable to fill your prescription. Please note, certain prescriptions may not be able to be faxed.

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It's easy to manage your medicine anytime, anywhere.

Helpful information is just a tap away with the Express Scripts mobile app.



Scan this QR code to download the Express Scripts mobile app, or go to express-scripts.com/mobileapp to learn more.



The Express Scripts mobile app.*

Save time and money
with home delivery

Refill and renew your
prescriptions

See your order status,
claims and payment history

Find and compare prices
with **Price a Medication**
and **My Rx Choices**®

Check for drug
interactions and sign up
for medicine alerts

Get instant access to your
digital member ID card

*Some features may not be available for all benefit plans.