



Health Investment Plan

Your prescription copayments at a glance

Deductible Phase

You pay 100 percent of your medical and prescription drug expenses until you meet your annual deductible of **\$1,400/single and \$2,800/family**.

Copayment Phase

Once you've met your annual deductible, you pay the copayment amounts listed in the chart below until you reach your out-of-pocket maximum of **\$3,550/single and \$7,100/family**.¹

¹Out-of-Pocket Maximum is Medical and Prescription Drug Combined. For family coverage, a per-member out-of-pocket maximum of \$3,450 applies.

	At a retail pharmacy	Through Home Delivery ²
Generic drugs	\$10, up to a 30-day supply	\$20, up to a 90-day supply
Preferred brand-name drugs	\$30, up to a 30-day supply	\$75, up to a 90-day supply
Nonpreferred brand-name drugs	\$50, up to a 30-day supply	\$125, up to a 90-day supply

²Cost of standard shipping is part of your plan

100% Coverage Phase

Once you've reached your out-of-pocket maximum, including your deductible, your plan pays 100% of eligible medical and prescription drug expenses for the remainder of the benefit year.

Affordable Care Act - Preventive Medications

The Affordable Care Act mandates that certain preventive medications in the following categories are covered at \$0 copay for eligible members: Aspirin, Fluoride, Folic Acid, Iron Supplements, Smoking Cessation, Women's Contraceptives, Vaccines, Vitamin D, Colonoscopy Preps, and Breast Cancer Treatment. The deductible may also be waived for certain preventive drugs.

Home Delivery Pharmacy Services

If you need a long-term medication, you may pay less over time by using home delivery pharmacy services from Express Scripts. We'll deliver up to a 90-day supply right to you and **standard shipping is free**. Take a home delivery form to your doctor and ask if a 90-day prescription would be right for you. Home delivery forms can be obtained on the Express Scripts web site. Your doctor can also fax your prescription to Express Scripts by calling 888.327.9791 for faxing instructions. To learn more about your benefit, log in to **express-scripts.com** and select Benefits Overview from the menu under Benefits.

The Health Investment Plan is your combined medical and prescription drug benefit

You are eligible to establish a health savings account (HSA) at any financial institution that offers this type of account. You may also make pre-tax contributions to your HSA and use all the funds in your HSA to help pay for medical and prescription drug expenses.

Express Scripts may contact your doctor about your prescriptions

If you are prescribed a drug that is not on your health plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

KEEP THIS INFORMATION

For more information about your plan, log in at **express-scripts.com**, or call Member Services toll free at **866.814.7118**.

FERTILITY Lifetime CAP

Your plan will cover up to \$15,000 in prescription fertility expenses per lifetime.

Get the Facts on the Smart90 Pharmacy Network

Smart90® is a money-saving feature of your prescription plan. It makes it easy for you to fill prescriptions for your long-term medications (those drugs you take regularly for ongoing conditions) at a lower cost. With Smart90, you must fill a 90-day supply of your long-term medications at CVS, Walgreens or through home delivery – but you will **pay less** for each 90-day supply than you would pay for three 30-day supplies at a nonpreferred retail pharmacy.

There are Two Ways to Save on Your Long-Term Prescriptions:

1. For savings and convenience, take advantage of home delivery from Express Scripts PharmacySM. Get 90-day supplies of your medications delivered direct to you, safely and securely, with free standard shipping.

Log in at express-scripts.com or call 866.814.7118 to learn how to get started with home delivery. Express Scripts can contact your doctor to have a new 90-day prescription sent right to you.

2. Or, you can transfer your long-term prescriptions to a CVS or Walgreens. The pharmacist will contact your doctor to get a new 90-day prescription or will transfer your current 90-day prescriptions from the nonpreferred pharmacy.

Your copayment for your 90-day supply will be the same whether you fill your prescriptions through Express Scripts home delivery or at a CVS or Walgreens pharmacy.

In order to allow you time to elect which option is best, you are allowed up to two grace fills at the pharmacy you use today before this program will begin.

Use generics and preferred medications

If you are taking a medication that's not on the preferred list, ask your doctor to consider prescribing a lower-cost generic or preferred brand-name drug. To find out which drugs are preferred, log in at express-scripts.com and select Price a Medication from the Prescriptions menu. Enter your drug's name and view cost and coverage information on the results page.

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, including most major drugstores. Just ask your retail pharmacy if it's in our network. You can also log in at 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 unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what is on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in at express-scripts.com and select Price a Medication from the Prescriptions menu. Enter your drug's name and view coverage information on the results page.

Specialty medications

Specialty medications 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're administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications 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 **90-day supply** of your specialty medication for just one copayment

Automatic refills: A convenient way to receive your long-term medications

When you refill certain home delivery prescriptions, you'll be asked whether you want to enroll. Once you enroll and are ready for a refill or renewal, your medications will automatically be shipped to you. Find out more about how automatic refills work by logging in at [express-scripts.com](https://www.express-scripts.com).

Stretch your home delivery payments with the Extended Payment Program

Instead of paying in full up front, you'll be billed for the cost of your medications over three monthly installments. You can enroll online.

Express Scripts manages your prescription plan for your employer.

Accredo Health Group, Inc., is an Express Scripts specialty pharmacy.

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