



Welcome to Express Scripts

We are pleased to announce that the prescription benefit for USA Health & Dental Plan is managed by Express Scripts. Express Scripts looks forward to putting its clinical experience and state-of-the-art technology to work for you.

With Express Scripts, you will have access to:

- **Convenient Home Delivery services through the *Express Scripts Pharmacy*SM.** You will be able to have up to a 90 day supply of most maintenance medications delivered directly to you. Maintenance medications are those taken to treat an ongoing condition, such as high blood pressure, high cholesterol or diabetes.
- **A large network of participating retail pharmacies.** Express Scripts has a network of nearly 60,000 independent and chain pharmacies nationwide. Use the following link www.Express-Scripts.com/USAJAGS to locate a network pharmacy.
- **Helpful resources on the Express Scripts website, www.Express-Scripts.com.** Online resources will allow you to:
 - Order prescription refills, renewals and check your order status
 - Transfer retail prescriptions to Home Delivery for convenience and potential savings
 - Enroll in Worry-Free Fills to conveniently receive Home Delivery medication automatically
 - Discover possible ways to save money on medications, such as using generics and Home Delivery
 - Receive time-sensitive medication-related alerts on your personalized pharmacy care profile
 - Look up information about your medications and your prescription drug benefit
 - Ask a pharmacist questions anytime, day or night
 - View a financial summary of your prescription expenses, especially valuable at tax time
 - Review your prescription history to share with your doctor
- **Express Scripts Customer Service Representatives** to assist with questions about your benefit or orders.

Specialist pharmacists, who each have expertise in the medications that treat a single condition, such as high blood pressure, asthma, diabetes or cancer. Specialist pharmacists at Express Scripts can answer your questions about how your medications work with each other and how to make them work best for you. Since they know how your plan works, specialist pharmacists can also advise you on potentially reducing your medication costs.



Welcome to Express Scripts Frequently Asked Questions

This document will address the most common questions asked regarding prescription benefits with Express Scripts.

CONTENTS (click on the subject below to be taken to that section.)

GENERAL INFORMATION	2
WELCOME MATERIALS	2
PHARMACY COVERAGE	3
EXPRESS SCRIPTS' WEBSITE AND MOBILE APP	5
HOME DELIVERY	5
SPECIALTY MEDICATIONS	6
OTHER PROGRAMS	7
PRIOR AUTHORIZATIONS	7
STEP THERAPY	8
DRUG QUANTITY MANAGEMENT	8
PRIVACY INFORMATION	9

GENERAL INFORMATION

Q: What is the Express Scripts Customer Service phone number and what are the hours of operation?

A: Express Scripts Customer Service is available 24 hours per day, 7 days per week and can be reached at **855-687-3857**.

WELCOME MATERIALS

Q: Will there be new member ID cards?

A: If you are new to the plan as of January 1, you will receive your new member ID card in your welcome package in December. Please note that the member ID card will cover all your dependents. (Separate ID cards for dependents will not be issued.)

Please show your new member ID card to your pharmacist when filling a prescription for yourself or a covered family member. You will also be able to

access your member ID card anytime from your Smartphone if you download the Express Scripts Mobile App.

Also, a convenient feature on www.Express-Scripts.com allows you to print a temporary prescription ID card for use at a participating retail pharmacy. The temporary card is not intended to replace your retail prescription card. If you need to order a permanent replacement card, please contact Customer Service toll-free at 855-687-3857 or go to www.Express-Scripts.com and register.

Q: What if I do not receive my member ID card? -

A: If you have not received your Express Scripts member ID card by **within 30 days of enrollment**, request a new card by calling Customer Service at **855-687-3857**. You can also visit www.Express-Scripts.com to print a temporary prescription card. You can use your temporary member ID card until you receive your permanent card. Also, if you download the Express Scripts Mobile App to your Smartphone, you will be able to access your Express Scripts ID card anytime.

PHARMACY COVERAGE

Q: How do I maximize my prescription drug coverage benefits?

A: The following will help to maximize your prescription drug coverage benefits:

- Use generic drugs whenever possible.
- If you are taking a brand-name drug that is **not** on your formulary, ask your doctor if a formulary drug or a generic would be right for you.
- Use your Home Delivery program for maintenance medications. Maintenance medications are prescription drugs that you take regularly to treat ongoing conditions like diabetes, high blood pressure and asthma. You can usually save time and money by using the Express Scripts Pharmacy to fill your maintenance medications.
- Use participating local pharmacies to fill your short-term prescriptions. For example, your doctor might prescribe a 15-day medication for an infection. You should always get these types of medications from a participating local pharmacy.

Q: How can I calculate my out-of-pocket cost for a preferred or a non-preferred drug?

A: There is a tool on www.Express-Scripts.com called "Price a Medication" that will help you calculate the estimated cost of a prescription drug. Register on www.Express-Scripts.com, and click on "Price a Medication".

Note: The Price a Medication calculator does not imply a guarantee of coverage as covered products or categories are subject to individual plan restrictions

and/or limitations. The Price a Medication tool displays cost and coverage information for the current calendar year.

Q: Are generics safe?

A: Yes. Generic drugs, like brand-name drugs, must meet established FDA standards of quality and purity to help ensure their safety and effectiveness, and they usually cost less. Generic versions have the same active ingredients as their brand-name counterparts, and they are equal in strength and dosage. Sometimes drug manufacturers use different inactive ingredients, such as fillers and dyes, which affect a drug's shape, color, size or taste.

Q: Why should I consider generics or preferred brand-name drugs?

A: You may save money by taking generics or preferred brand-name drugs because they usually cost less under your plan than non-preferred brand-name drugs. Many new generics have become available over the past year. If you are taking a non-preferred drug, ask your doctor whether a lower-cost option would be right for you.

Q: How do I know whether my medication is covered or whether there is a generic equivalent?

A: To find coverage and pricing details online, and to find out if your medication has a generic equivalent, visit www.Express-Scripts.com register and log in, and choose "Price a Medication" from the left-hand menu or contact customer service at **855-687-3857**.

Q: Will there be changes to my plan's list of preferred drugs?

A: Yes, effective **January 1**, your plan's formulary (a list of preferred medications) will change. As a result, some preferred medications will become non-preferred, and vice versa. You may register on www.Express-Scripts.com to find out which medications are preferred. If you are taking a brand-name drug that is about to become non-preferred, you may want to talk to your doctor about a lower-cost option.

- **Preferred** (or formulary) medications are on the formulary and cost less than non-preferred medications. This list of drugs is determined based on the advice of pharmacists and a group of independent doctors.
- **Non-preferred** (or non-formulary) medications are not on your list of recommended drugs and may cost you more.

Q: Will my prescription drug copayments be changing?

A: Your prescription drug base copayments are not changing. However, some drug copay tiers may have changed. You can sign in to www.Express-Scripts.com to confirm your medication is on the formulary.

EXPRESS SCRIPTS' WEBSITE AND MOBILE APP

Q: How do I register with the Express Scripts website?

A: Visit www.Express-Scripts.com to register. You will be asked to provide your Express Scripts ID number and email address.

Q: What can I do on the Express Scripts website?

A: You can visit www.Express-Scripts.com to get information about your plan, find participating retail pharmacies near you and see how much certain medications will cost. You will be able to visit www.Express-Scripts.com to quickly refill Home Delivery prescriptions online, receive timely medication alerts, find potential lower-cost options available under your plan and ask questions of a pharmacist online.

Q: How do I download the Express Scripts Mobile App?

A: Visit your Smartphone's or tablet's market or store and search for "Express Scripts". It's free to download and use.

Q: What can I do on the Express Scripts Mobile App?

A: You can use the app to view your medications and set reminders for when to take them or to notify you when you are running low. You can also get personalized alerts, check for lower-cost prescription options available under your plan and display a virtual member ID card that you can present at the pharmacy.

HOME DELIVERY

Q: What is the *Express Scripts PharmacySM Home Delivery service*?

A: The **Express Scripts Pharmacy Home Delivery** is a home delivery service available as part of your **USA Health & Dental Plan** prescription drug plan. With Express Scripts Home Delivery, you will save when you fill your long-term prescriptions for up to a 90 day supply.

Q: How can I start using the Express Scripts Pharmacy Home Delivery service?

A: To get started using the Express Scripts Pharmacy for medications you take on an ongoing basis, ask your doctor to write a prescription for up to a 90 day supply, plus refills for up to 1 year (as appropriate). To fill the prescription, you may:

- Mail your prescription(s) along with the required copayment in the envelope provided with your Welcome Package.



- Call Express Scripts toll-free at 855-687-3857. You will need to have your prescription number handy when you call.
- Order through the Express Scripts website after registering at www.Express-Scripts.com.

Q: Is there an additional charge for shipping and handling with Home Delivery?

A: Medications are shipped via standard service at no cost to you. Express shipping is also available for an additional fee.

Q: How soon will I receive my Home Delivery prescription, and how can I check the status of my order?

A: Orders are usually processed and mailed within 48 hours of receipt. Please allow 8 days from the day you mail in your prescription. You can check on the status of your order by logging on to www.Express-Scripts.com. Or you can call Customer Service and use the automated system. If you are a first-time visitor to the website, take a moment to register. Have your member ID number handy.

Q: How do I pay for my Home Delivery prescriptions?

A: You can pay by check, e-check (see below for additional information), money order or credit card. If you prefer to use a credit card, you have the option of joining Express Scripts' automatic payment program by calling 1-800-948-8779 or by enrolling online. If you currently use a credit card for your Home Delivery prescriptions, you will need to contact Express Scripts with your credit card information, as this information cannot be transferred.

E-check is another term for electronic fund transfer. When you pay for Home Delivery prescriptions with e-check, your copayments are conveniently deducted from your checking account. There is a 10-day grace period between the time your order is sent and when the amount is deducted from the assigned checking account. (The amount that is being deducted will be included in the prescription information that accompanies your order.)

SPECIALTY MEDICATIONS

Q: What is a Specialty Medication?

A: Some prescription drugs are called "specialty medications." Specialty medications are used to treat complex, chronic health conditions like multiple sclerosis or rheumatoid arthritis. These medications usually have to be stored or handled in special ways. They often require refrigeration, additional safety protocols and timely delivery. Specialty prescriptions should be filled by Accredo, Express Scripts' dedicated specialty pharmacy, through the home delivery service.

Q: Is there an extra cost to use Accredo's services?

A: No. Accredo is part of your prescription drug benefit.

Q: Can I order all my medications from Accredo?

A: No. Accredo dispenses only specialty medications.

OTHER PROGRAMS

Q: Are there any other savings programs available for me?

A: Yes.

USA Health & Dental Plan has a special plan available for diabetes patients. The plan allows members who purchase their diabetes medication and supplies such as lancets, syringes and swabs on the same day to pay the applicable copay for their medication and have the copay waived on the diabetic supplies.

USA Health & Dental Plan also provides a vaccine program which allows members to obtain their influenza and many other adult vaccinations at no charge at participating pharmacies.

PRIOR AUTHORIZATIONS

Q: What is a coverage review or prior authorization?

A: USA Health & Dental Plan uses coverage management programs to help ensure you receive the prescription drugs you need at a reasonable cost. Coverage management programs include prior authorization, step therapy and quantity duration. Each program is administered by Express Scripts to determine whether your use of certain medications meets your plan's conditions of coverage. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.

If your prescription requires prior authorization, you or your doctor can initiate the prior authorization review by calling Express Scripts at 1-800-753-2851. Express Scripts will inform you and your doctor in writing of the coverage decision.

Q: Can I find out ahead of time if a medication may need a coverage review?

A: Yes. Starting **January 1**, you can log on to www.Express-Scripts.com and use the "Price a Medication" feature. After you look up a medication's name,

click “View coverage notes.” Or you can call customer service at **855-687-3857**.

STEP THERAPY

Q: What Is Step Therapy?

A: Step Therapy is a program especially for people who take prescription drugs regularly to treat an ongoing medical condition, such as arthritis, asthma or high blood pressure. The program helps you get the prescription drugs you need, with safety, cost and – most importantly – your health in mind.

In Step Therapy, prescription drugs are grouped in categories, based on cost:

- **Front-line drugs** – the first step – are lower cost drugs that are proven safe, effective and affordable. These medications should be tried first because they can provide the same health benefit as more expensive medications, at a lower cost.
- **Back-up drugs** – Step 2 and Step 3 drugs – are brand-name drugs such as those you see advertised on TV. There are lower-cost brand drugs (Step 2) and higher-cost brand drugs (Step 3). Back-up drugs almost always cost more than lower cost alternatives.

DRUG QUANTITY MANAGEMENT

Q: What Is Drug Quantity Management?

A: Drug Quantity Management (DQM) is a program in your pharmacy benefit that is designed to make the use of prescription drugs safer and more affordable. It provides you with medications you need for your good health while making sure you receive them in the quantity considered safe.

Certain medications are included in this program. For these medications, you can receive an amount to last you a certain number of days: for instance, the program could provide a maximum of 30 pills for a medication you take once a day. This gives you the right amount to take the daily dose considered safe and effective, according to guidelines from the FDA.



PRIVACY INFORMATION

Q: Who has access to my prescription information?

A: Express Scripts has a strong commitment to your privacy. Express Scripts has established effective administrative and technical safeguards to protect the confidentiality of your prescriptions and other information and to secure this information from unauthorized or improper access, disclosure or use. In addition, Express Scripts does not sell individually identifiable information nor lists of members and their covered dependents to outside companies for solicitation or marketing purposes.