



medco[®]

Your Prescription Drug Benefit Handbook



Welcome!

We're proud that The Local Choice has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're in good company. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

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Your prescription drug benefit at a glance

Benefit	Retail Pharmacy	Medco By Mail
How much medication can I order?	Up to a 34-day supply	Up to a 90-day supply
What is my payment for medications? <i>Please refer to the "Your three-tier prescription drug program" section below.</i>	\$10 for drugs in the <i>first</i> tier \$20 for drugs in the <i>second</i> tier \$35 for drugs in the <i>third</i> tier 20% , with no deductible, for diabetes test strips and glucose meters	\$20 for drugs in the <i>first</i> tier \$40 for drugs in the <i>second</i> tier \$70 for drugs in the <i>third</i> tier 20% , with no deductible, for diabetes test strips and glucose meters
Are there any other costs ?	No. See page 4.	No. Standard shipping is free. See page 5.

Note: This information is an overview of The Local Choice prescription drug benefit. Benefits and payments are subject to change by your health plan.

Your three-tier prescription drug program

Your prescription drug benefit uses a "Three-tier prescription drug program," which contains a wide range of medications made by most major pharmaceutical manufacturers. Some plans exclude coverage for certain drugs or drug classes, such as those prescribed as dietary supplements and for cosmetic conditions.

Under this program, covered brand-name and generic drugs are generally categorized into three specific tiers, and each tier is assigned a co-payment level. (See coinsurance exceptions in the chart above.)

Medications may periodically move from one tier to another. In general, tiers contain the following types of drugs:

Tier 1—*Lowest* co-payment, typically generic drugs

Tier 2—*Moderate* co-payment , typically lower-cost brand-name drugs

Tier 3— *Highest* co-payment, typically higher-cost brand-name drugs

Your prescription drug benefit is a mandatory generic program. This means you will pay more if you purchase a brand name drug when a generic is available.

The three-tier prescription drug program provides an excellent opportunity for you to take an active role in your healthcare. Talk with your doctor about the medications being prescribed for you and discuss possible alternatives.

Your pharmacy options

Retail pharmacies

You may want to use a **participating retail pharmacy** for short-term prescriptions (such as antibiotics to treat infections). Be sure to show your prescription drug ID card to the pharmacist and pay your retail payment for each prescription.

To find a participating retail pharmacy near you:

- Visit **www.medco.com** and click "Locate a pharmacy."
- Ask at your retail pharmacy whether it participates in the Medco network.

If you use a nonparticipating retail pharmacy, you may pay more. You must pay the entire cost of the prescription and then submit a reimbursement claim to Medco. You will be reimbursed the amount the drug would have cost at a participating retail pharmacy, minus your retail payment.

You can order claim forms online anytime at **www.medco.com** or by calling 1-800-355-8279 and using the interactive telephone system.

Medco By Mail pharmacies

Over 6 million Medco members enjoy the convenience and **savings** of having their long-term medications (those taken for 3 months or more) delivered to their home or office. Medications are dispensed by **Medco By Mail** pharmacists through our network of mail-order pharmacies.

Medco By Mail advantages:

- **Get up to a 90-day supply** (compared with a 34-day supply at retail) of each covered medication for **just one mail-order payment**.
- **Registered pharmacists** are available 24 hours a day, 7 days a week.
- **Order refills** online, by mail, or by phone—anytime day or night. To order online, register at **www.medco.com**. Refills are usually delivered within 3 to 5 days after we receive your order.
- **Choose a convenient payment option**—Medco offers two safe, convenient automatic payment options for prescription orders. You can use e-check to have payments automatically deducted from your checking account. Or you can use AutoCharge to have payments automatically charged to the credit card of your choice. You can also pay for individual orders by money order, personal check, or credit card. For more information, visit **www.medco.com** or call Member Services.
- **Standard shipping is free.**

How to start saving with Medco By Mail

- 1** When using Medco By Mail, be sure to ask your doctor to write a prescription for up to a **90-day supply** of each medication (plus refills for up to 1 year, if appropriate).
- 2** Fill out a Medco By Mail order form.
- 3** Send the completed form, your prescription, and your payment in the Medco By Mail envelope.

Your initial supply usually will be delivered within 8 days after we receive your order. If you are currently taking a medication, be sure to have at least a 14-day supply on hand when ordering.

You may also have your doctor fax your prescriptions. Ask your doctor to call 1-888-327-9791 for faxing instructions.

Specialty care pharmacy

Complex conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency, and rheumatoid arthritis, are treated with specialty medications. Specialty medications are typically injectable medications administered either by you or a healthcare professional, and they often require special handling. If you use specialty medications, you'll appreciate the extras offered by Medco's specialty care pharmacy, **Accredo Health Group**, including:

- Answers to your questions or concerns about your specialty medications from a pharmacist 24 hours a day, 7 days a week
- Personalized counseling from our dedicated team of registered nurses and pharmacists
- Coordination of home care and other healthcare services, when appropriate, if in-home nursing assistance is covered by your plan
- Expedited, scheduled delivery of your medications at no extra charge
- Up to a 90-day supply of your specialty medication for just one payment

For more information, please call Member Services at 1-800-355-8279.

Online services

If you have Internet access, you can take advantage of Medco's website and register at www.medco.com to:

- Compare the cost of brand-name and generic drugs at retail and via mail order.
- Access plan highlights, as well as health and wellness information.
- Obtain order forms, claim forms, and envelopes.
- Submit mail-order refills.
- Check the status of Medco By Mail orders.

General information

To contact Member Services

Member Services is available 24 hours a day, 7 days a week (except Thanksgiving and Christmas) by calling toll-free 1-800-355-8279. Our Member Services representatives can:

- Help you find a participating retail pharmacy
- Send you order forms, claim forms, and envelopes
- Answer questions about your prescriptions or plan coverage

To access Medco by TTY

TTY is available for hearing-impaired members.
Call 1-800-759-1089.

To order prescription labels printed in braille

Braille labels are available for mail-order prescriptions.
Call 1-800-355-8279.

Other things you should know

Medco protects your safety

The risks associated with drug-to-drug interactions and drug allergies can be very serious. To protect your safety—whether you use Medco By Mail or **medco.com**®—Medco checks for potential interactions and allergies. We also send information electronically to participating retail pharmacies.

Medco may contact your doctor about your prescription

If you are prescribed a drug that is not on your plan's preferred list, but 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 never pay more and will usually pay less.

Medco protects your privacy

Because your privacy is important to us, Medco complies with federal privacy regulations. Medco uses health and prescription information about you and your dependents to administer your plan and to fill your mail-order prescriptions.

Your plan may have coverage limits

Your plan may have certain coverage limits. For example, prescription drugs used for cosmetic purposes may not be covered, or a medication might be limited to a certain amount (such as the number of pills or total dosage) within a specific time period.

If you submit a prescription for a drug that has coverage limits, your pharmacist will tell you that approval is needed before the prescription can be filled. The pharmacist will give you or your doctor a toll-free number to call. If you use Medco By Mail, your doctor will be contacted directly.

When a coverage limit is triggered, more information is needed to determine whether your use of the medication meets your plan's coverage conditions. We will notify you and your doctor in writing of the decision. If coverage is approved, the letter will indicate the amount of time for which coverage is valid. If coverage is denied, an explanation will be provided, along with instructions on how to submit an appeal.

Controlled substances

Federal law prohibits the return of dispensed medications to the pharmacy.

Medco manages your prescription drug benefit for The Local Choice.

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