

\$10/\$30/50% PPO P-1



Your 2019 prescription drug benefits at a glance

Show this summary to your doctor to discuss ways to pay less for your medications. To learn more about your benefits, visit express-scripts.com and select “Benefits Overview” from the menu under “Benefits.” First-time visitors, please take a moment to register using your member ID number.

| | Express Advantage Network® (EAN) pharmacies* (up to a 30-day supply) | Smart90® retail pharmacies (up to a 90-day supply) | Home delivery from the Express Scripts Pharmacy SM (up to a 90-day supply) |
|-------------------------------|--|--|---|
| Generic drugs | \$10 | \$20 | \$20 |
| Preferred brand-name drugs | \$30 | \$60 | \$60 |
| Nonpreferred brand-name drugs | 50% (\$40 min/\$175 max) | 50% (\$80 min/\$350 max) | 50% (\$80 min/\$350 max) |

*If you use a non-EAN pharmacy, you'll pay an extra \$5 per short-term prescription.

Short-Term Drugs (up to a 30-day supply)

- Use Express Scripts Advantage Network (EAN) pharmacy (for lowest cost) or non-EAN pharmacy

Maintenance Drugs (up to a 90-day supply)

- Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost



Out-of-pocket maximum. Once you reach your out-of-pocket maximum of \$1,600 for individuals or \$3,200 for families, your plan pays 100 percent of prescription drug expenses for the remainder of the benefit year.

Note: If your doctor requests a brand-name medication when a generic equivalent is available, you'll pay the generic copayment, **plus** the difference in cost between the brand and the generic. (This extra cost applies even if your doctor writes dispense as written on the prescription.)

For short-term prescriptions, such as antibiotics, use an EAN pharmacy (for lower copays) or a non-EAN pharmacy (where you pay \$5 extra for each short-term prescription). Your Express Scripts Advantage Network has more than 34,000 pharmacies consisting of approximately 50% independent pharmacies in addition to grocers and other stores.

To find a participating pharmacy near you, log in anytime at express-scripts.com and select “Find a Pharmacy” from the menu under “Prescriptions.” You can also get pharmacy information by calling Member Services at 800.918.8011. The pharmacy network is designed to provide you with lower prescription costs at nearby participating pharmacies. Please be aware that you'll pay a higher amount if you choose to use non-EAN pharmacy.

For maintenance medications, such as those used to treat high blood pressure or high cholesterol, use a Smart90 (Costco or RiteAid) pharmacy or home delivery from the Express Scripts Pharmacy.

Important Note: You'll pay a higher cost for a maintenance medication if you fill it at a retail pharmacy other than a Smart90 pharmacy **after the third purchase.** The medications affected by this plan limit may change.

KEEP THIS INFORMATION
 For more information about your benefit, log in to express-scripts.com
 Or call Member Services toll-free at 800.918.8011.

Drug conversion programs. If you're prescribed a drug that isn't 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'll usually pay less.

Use generics and preferred medications. If you're 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 whether your medication is preferred, just log in at [express-scripts.com](https://www.express-scripts.com) and choose "Price a Medication" from the menu under "Prescriptions." Enter your drug's name and click "Search." You can also get pricing information from Member Services at 800.918.8011.

Prior authorization: When is a coverage review necessary? Some medications aren't 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's 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](https://www.express-scripts.com), select "Price a Medication" from the menu under "Prescriptions," and search for your medication. Enter your drug's name and click "Search." On the pricing results page, select "View coverage notes" to see coverage details.

Specialty medications: Get individualized service through Accredo. Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, and hepatitis C. 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

Automatic refills: A convenient service to help you avoid running out of your long-term medications. Most prescriptions you order from the Express Scripts Pharmacy can be enrolled in automatic refills. Then, when it's time to refill or renew your prescription, your order will automatically ship to you. We'll also notify you seven days before we begin processing your next refill. You have the option to change the next processing date or cancel the prescription from the service before processing begins.

There are three easy ways to enroll in automatic refills:

- Log in at [express-scripts.com](https://www.express-scripts.com) and choose "Automatic Refills" from the menu under "Prescriptions."
- When refilling a prescription, we ask if you want to enroll it in automatic refills. If you answer "yes," we'll begin automatically refilling your prescription on all future refills.
- Call Member Services at 800.918.8011 and tell the patient care advocate you want to enroll.

Extended payment program: Stretch your home delivery payments. Instead of paying in full up front, you can spread your costs over three monthly credit or debit card installments. There's no waiting—your medication will be shipped from the Express Scripts Pharmacy after the very first payment. When you enroll, the program applies to every home delivery prescription for you and your covered family members. To learn more or to enroll, log in at [express-scripts.com](https://www.express-scripts.com), choose "Payment Methods" from the menu under "Accounts." Then click "Edit Information" and "Extended Payment Program."

Express Scripts manages your prescription benefit for California Schools VEBA.