

SERVICE EMPLOYEES BENEFIT FUND

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EXPRESS SCRIPTS PRESCRIPTION DRUG PLAN

Some features of your prescription drug benefits are as follows:

- There is no deductible.
- You pay 30% co-insurance for generic and brand name drugs.
- You have to use the mail order for maintenance/long term medications after the third refill at a retail pharmacy.
- You pay 50% in co-insurance for proton pump inhibitors (heartburn medications) and antihistamines (allergy medications).

Once an individual's prescription drug coinsurance costs reach \$1,200, all subsequent covered prescriptions for that individual will be paid by the Plan at 100% through the balance of that calendar year. Once a family's prescription drug coinsurance costs reach \$4,800, all subsequent covered prescriptions for your family will be paid by the Plan at 100% through the balance of that calendar year.

Retail Pharmacy for Short Term Medications

- You can get up to a **30-day** supply, of covered medications.
- To find a participating retail pharmacy near you:
 - Visit www.Express-Scripts.com, go to the **Manage Prescriptions** tab and click "Locate a Pharmacy" or
 - Ask at your retail pharmacy whether it participates in the Express Scripts network.

Mail Order Program—Order Maintenance/Long Term Medications

- You can get up to a **60-day** supply of covered maintenance medications.
- Maintenance medications are those drugs you take on a long-term basis (*High Cholesterol, Diabetes, Asthma*). Controlled substances are not subject to the mandatory mail order rule.
- You may fill a maintenance/long term medication up to three times at your local participating retail pharmacy, but beginning with the fourth fill, you must fill the prescription through mail order.

If you choose to purchase your maintenance medication at a retail pharmacy after the third fill, you will be responsible for the full cost of the medication.

Brand vs. Generic

If your prescription is written in a way which allows the pharmacist to dispense a generic, yet you want a brand name equivalent, you will be charged the brand name coinsurance PLUS the difference in cost between the generic drug and the brand name drug.

On-Line Services

You can log on to the Express Scripts website: www.Express-Scripts.com to:

- Transfer your prescription from retail to mail order
- Price a medication
- Manage automatic refills
- Check the status of mail order prescriptions
- Print and request an ID card

You can download the mobile app by searching “Express Scripts” in your mobile device’s app store to take advantage of all the same services as available online.

Accredo, Express Scripts’ Specialty Pharmacy, is Mandatory for anyone on a Specialty Medication

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiples sclerosis and rheumatoid arthritis. Whether they are administered by a healthcare professional, self-injected or taken by mouth, specialty medications require an enhanced level of service.

If you use a pharmacy other than *Accredo* to purchase specialty medications, you will be responsible for the full cost of the prescription. If you have any questions regarding *Accredo* or specialty drugs, please contact *Accredo* directly at (800) 922-8279.

Smoking Cessation Prescriptions – There is a \$500 lifetime maximum, per person for smoking cessation. Smoking cessation prescriptions (i.e., Chantix) should be purchased without using your Express Scripts ID card. Reimbursement will be made by submitting your prescription receipt to:

Service Employees Benefit Fund, P. O. Box 1240, Syracuse, NY 13201-1240

Please contact Express Scripts for more detailed information on your prescription benefits by calling **Express Scripts Member Services at (866) 544-2926**.