

## 2017 prescription drug coverage with Express Scripts Medicare for Medicare Supplement Health Plan members

The Episcopal Church Medical Trust (Medical Trust) provides a prescription drug plan for retired members who select this coverage when choosing a Medicare Supplement Health Plan. These members receive a Medicare Part D plan benefit with additional benefits administered by Express Scripts. This fact sheet details the benefits in this program and offers information to help you maximize their value.

### Register online for valuable member services

We encourage you to register on [www.express-scripts.com](http://www.express-scripts.com) to take advantage of the many member services on the site. Register using your member ID number from your Express Scripts ID card. Once you register, you can use the site to:

- View your prescription benefit information
- Order refills and track home delivery prescriptions
- Review your prescription history and expenses
- Compare prices for brand name and generic drugs
- Print home delivery order forms
- Locate participating retail pharmacies
- Access health and wellness tools and resources

### How to save on your prescriptions

#### 1. Use the Preferred Prescriptions Drug List (Formulary)

The preferred prescriptions drug list, or formulary, is a list of generic and brand-name drugs that are preferred by your plan. This list offers choices while helping to keep the cost of your prescription drug benefit affordable.

You can log in to [www.express-scripts.com](http://www.express-scripts.com) to find coverage, pricing details, and whether your medication has a generic equivalent. From the site, choose “Learn about formularies” under “Health & Benefits Information” along the top menu bar. You can search by medication name or treatment category. Or, you can call Express Scripts Medicare customer service toll-free at (866) 544-6963.

#### 2. Choose generic drugs

FDA-approved 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.

#### Why generics cost less than brand-name drugs

A generic drug typically costs less to develop because its manufacturer does not have to perform the costly clinical studies that the brand manufacturer had to perform during development. In developing a generic version, the manufacturer can use the clinical data that was gathered about the brand-name drug’s safety and effectiveness.

Prescriptions filled with generic drugs have lower copays. Ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.

#### 3. My Rx Choices® program

You can use the My Rx Choices prescription savings program to help identify lower-cost alternatives to the

prescription medications that you or your covered family members take on an ongoing basis. Your doctor knows which medications are right for you, but may not know their cost. My Rx Choices provides you with lower-cost options for your medications, if available, so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor's approval. Simply visit [www.express-scripts.com/choices](http://www.express-scripts.com/choices) to learn more. Or, you can call Express Scripts Medicare customer service toll-free at (866) 544-6963.

#### **4. Use a participating pharmacy when filling your prescription at retail**

Retail pharmacy service is most convenient for filling short-term prescription needs, such as an antibiotic to treat an infection. Up to a 31-day supply of medication can be covered at a participating retail pharmacy.

To locate a participating pharmacy near you, log in to [www.express-scripts.com](http://www.express-scripts.com) and choose, "Locate a pharmacy" under "Manage Prescriptions" along the top menu bar. Follow the on-screen instructions and enter a location using a ZIP code or the city and state (include a comma between the city name and the state abbreviation). You may also call (866) 544-6963 for help in locating a participating pharmacy near your work or home.

#### **Be aware of limits on prescriptions filled at a non-participating pharmacy**

Covered Medicare Part D drugs are available at out-of-network pharmacies only in special circumstances, such as illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay additional costs for drugs received at an out-of-network pharmacy. Please contact Express Scripts Medicare Customer Service for more details.

#### **5. Use home delivery for maintenance prescriptions**

For a prescription you take on a long-term basis (three months or more) using the Express Scripts Pharmacy home delivery service will save you money on your copayment. Ask your doctor to write your prescription for up to a 90-day supply with refills for one year (when appropriate) instead of a 31-day supply with refills, in order to receive up to 90 days of medication for one home delivery copay. (You will be charged a home delivery copay regardless of the number of days' supply written on the prescription.)

Along with savings, a larger supply, and the convenience of medications shipped to your door, with home delivery:

- Medications are shipped to you by standard delivery at no additional cost
- You can track your prescription online and order refills at [www.express-scripts.com](http://www.express-scripts.com) or by calling (866) 544-6963
- Registered pharmacists are available around-the-clock for medication consultations
- Prescriptions are filled by specialist pharmacists who have expertise in the medications used to treat a specific condition, such as high blood pressure, high cholesterol, and asthma

The actual quantity may vary for each drug. Your doctor's instructions on how to take the medication, state and federal dispensing guidelines, or how the medication is packaged may impact the quantity and/or days' supply you can receive. Some medications, such as certain narcotics, can only be filled at retail pharmacies in quantities not greater than a 31-day supply. If you are unsure if a medication you are taking can only be filled at a retail pharmacy, call Express Scripts Medicare customer service at (866) 544-6963.

#### **Worry-Free Fills® for your home delivery prescriptions**

For your convenience, Express Scripts offers automatic refills of up to a 90-day supply of many medications through its Worry-Free Fills program. (Not all medications are eligible.) Once you enroll, your eligible refills will automatically be shipped using your existing address and payment information, before your medication is due to run out. Learn about Worry-Free Fills by visiting [www.express-scripts.com](http://www.express-scripts.com) or by calling Express Scripts Medicare customer service at (866) 544-6963.

#### **Stretch your home delivery payments with the extended payment program**

Instead of paying in full when you order a home delivery medication, you can opt to have your cost spread over three months. You can enroll online at [www.express-scripts.com](http://www.express-scripts.com) or by calling Express Scripts Medicare customer service at (866) 544-6963.

### **Stages of coverage**

Coverage in the plan you select is based on the specific stage of your benefit:

### **Yearly deductible stage**

Because this plan does not have a deductible, this stage does not apply to you.

### **Initial coverage stage**

During the initial coverage stage, you will pay a specific copayment for prescription drugs.

### **Coverage gap stage**

After your total yearly drug costs reach \$3,700, you will continue to pay the same cost-sharing amount as in the initial coverage stage until your yearly out-of-pocket drug costs reach \$4,950. In other words, you will not experience a change in copayments while in the “donut hole” in this plan.

### **Catastrophic coverage stage**

After your yearly out-of-pocket drug costs (what you and others pay on your behalf, including manufacturer discounts but excluding payments made by our Medicare prescription drug plan) reach \$4,950, you will pay the greater of 5% coinsurance or:

- A \$3.30 copayment for covered generic drugs (including brand drugs treated as generics), with a maximum not to exceed the standard copayment during the Initial Coverage stage.
- A \$8.25 copayment for all other covered drugs, with a maximum not to exceed the standard copayment during the Initial Coverage stage.

## **Understanding special situations and programs**

### **Limitations and prior authorization requirements**

Some medications are covered by your benefit only for specific medical conditions or for a specific quantity and duration, regardless of what your doctor prescribes. For example, a medication may not be covered when it is used for cosmetic purposes, or a quantity may be limited to certain amounts over designated time periods.

If a medication requires prior authorization, Express Scripts must review the prescription with your physician to determine whether it meets your plan’s coverage requirements. The review uses plan rules based on FDA-approved prescription and safety information, clinical guidelines, and uses that are considered reasonable, safe, and effective. If coverage is approved, you will pay your normal copay. If coverage is not approved, you will pay the full cost if you choose to purchase the medication.

### **The Preferred Drug Step Therapy Program (PDST)**

The PDST program requires members to first try one or more specified drugs to treat a particular condition before the plan will cover another (usually more expensive) drug that their doctors prescribed. Step therapy is intended to reduce costs to you and your plan by encouraging the use of medications that are less expensive but can still treat your condition effectively.

### **Specialty pharmacy services**

For members who use specialty medications, Accredo, an Express Scripts Medicare specialty pharmacy, can help meet the particular challenges of using those medications, many of which require injection or special handling. Examples of specialty medications include Betaseron, Avonex, Copaxone, Enbrel, Humira, Rebetro, and Peg-Intron. If you use a specialty medication, you can receive additional services when you fill your prescriptions via Accredo, including:

- Specially trained nurses and pharmacists who can answer your questions about specialty medications, their side effects, and the conditions they treat
- Expedited, scheduled delivery of your specialty prescription drugs to your home or doctor’s office
- Supplemental supplies, such as needles and syringes that are required to administer the medication, at no additional charge
- Refill reminders and coordination of services with home care providers, case managers, and doctors or other healthcare professionals

### **Long-Term Care (LTC) Pharmacy**

Long-term care pharmacies must dispense solid oral dose brand-name drugs (for example, pills or tablets) in amounts less than a 14-day supply at a time. They may also dispense less than a one-month's supply of generic drugs at a time. Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.

### **Contacting Express Scripts Medicare**

Call Express Scripts Medicare customer service toll-free at (866) 544-6963, or visit [www.express-scripts.com](http://www.express-scripts.com)

### **Contacting the Medical Trust**

Call our Client Services team at (800) 480-9967, Monday – Friday, 8:30AM – 8:00PM ET, excluding holidays, or email [mtcustserv@cpg.org](mailto:mtcustserv@cpg.org)

*This fact sheet contains only a partial description of the Medical Trust Plans and is intended for informational purposes only. It should not be viewed as a contract, an offer of coverage, or investment, tax, medical, or other advice. In the event of a conflict between this fact sheet and the official Plan documents (summary of benefits and coverage, Plan Document Handbooks), the official Plan documents will govern. The Church Pension Fund and its affiliates retain the right to amend, terminate or modify the terms of any benefit plans described in this document at any time, for any reason, and, unless required by law, without notice.*