



## Municipalities, Colleges, Schools Insurance Group (MCSIG) Pharmacy Plan Summary

Express Scripts is the company chosen by MCSIG to administer your prescription benefit plan. Your Express Scripts pharmacy plan is designed to help you save money and get the best service for you, and your family's medication needs.

Express Scripts offers:

- a 24-hour, 365 days per year Customer Service Call Center; **(866) 321-9650**,
- a national network of over 70,000 contracted pharmacy stores,
- Classic Option only - Home Delivery of your medications through the Express Scripts Mail Service Pharmacy,
- Your personalized information web site; [www.express-scripts.com](http://www.express-scripts.com) or mobile app.

### Pharmacy Copayments

PPO Select, 25, 30, 40, 50 Retail – 60 Day Supply	PPO 60 Retail – 60 Day Supply
Generic - \$10.00	Generic - \$25.00 30 day, \$50 60 day
Preferred Brand - \$25.00	Preferred Brand - \$25.00 30 day, \$50 60 day
Non-Preferred Brand - \$45.00	Non-Preferred Brand - \$25.00 30 day, \$50 60 day
Mail Service- 90 Day Supply	Mail Service – 90 Day Supply
Generic - \$0	Generic - \$75
Preferred Brand - \$50.00	Preferred Brand - \$75.00
Non-Preferred Brand - \$90.00	Non-Preferred Brand - \$75.00

**\*\* PPO Select, 25,30,40 and 50 Specialty copays are: Generic \$25, Formulary Brand \$75 and Non Formulary Brand \$125, for PPO 60 they are \$225\*\***

**\*\*The Affordable Care Act (ACA)** ensures that everyone has access to certain categories of preventive care products, free of charge, to those who qualify. Examples include Aspirin, Contraceptives, Fluoride Supplements, Smoking Cessation, Fluoride, Folic Acid, Bowel Prep, and Vitamin D.

**\*\* Select Home Delivery – if member chooses to fill maintenance meds at retail after 2<sup>nd</sup> fill copays will increase to: Generic \$15, Formulary Brand \$40 and Non Formulary Brand \$60. \*\***

**Select Home Delivery Program–Incentive Choice:** This Home Delivery program will encourage you to consider where you purchase your maintenance medications. Your first two (2) fills at any retail pharmacy will be offered at the copay price offered above. After your second fill, your copay may increase. The program is designed to remind you of the benefits and potential savings through the Express Home Delivery pharmacy. You can call Express Scripts' **Member Choice Center at 877/603-1032** to review your options with a specialist; You can either transfer your prescriptions to Home Delivery, or continue filling your prescriptions at retail.

To learn more, you can go to [www.StartHomeDelivery.com](http://www.StartHomeDelivery.com) or contact Express Scripts Customer Service Call Center at the number above.

- **Safety:** Pharmacists check every prescription for accuracy and potential drug interactions.
- **Service:** Talk confidentially to a pharmacist 24 hours a day, every day.
- **Convenience:** Order refills easily by mail, phone or online.

**Using A Participating Retail Pharmacy:** Express Scripts has secured a large network of pharmacies contracted to accept discounted pricing. You can locate a network pharmacy by checking [www.express-scripts.com](http://www.express-scripts.com), or calling customer service. Using a network store translates to plan savings for you and Marshall Medical Center. Present your Express Scripts ID card to the pharmacist. The pharmacy will submit your prescription claim to Express Scripts for processing. Your applicable copayment will be shared with the pharmacy. Your pharmacist will collect your copayment when you pick up your prescription. ***If you use a Non-Participating pharmacy, you will need to pay the full cost of your medication and mail a copy of your receipt with a manual claim form to Express Scripts.*** Your reimbursement will be based on the allowed amount, not what you paid at the store.

**Accredo Exclusive Specialty Program:** If you use a specialty medication to treat a condition such as cancer, multiple sclerosis, or rheumatoid arthritis, you will need to begin using the Accredo specialty pharmacy after your 1st fill at a retail pharmacy. On the 2nd attempt to fill at a retail pharmacy your copay will be 100%. To avoid paying high cost, please call 1-800-803-2523 to get a new prescription through Accredo. Accredo offers a concierge service for Express Scripts patients including direct outreach to your doctor to collect your prescription, and phone access to nurses and pharmacists.

**Step Therapy:** For some of the more common conditions there are many drug choices available. The Express Scripts Step Therapy Program encourages cost-effective choices through a letter-based Prior Authorization process. First-line drugs are automatically allowed and include generic or preferred brand-name. Second-line products would include higher cost products, or non-preferred brand name medicine. If you attempt to purchase a second-line drug first, the purchase will be denied with a message to try a first-line alternative. Express Scripts will immediately send you a letter that outlines choices you can discuss with your doctor. *(In order to start a second line drug first, your physician would need to establish a medical necessity for that product and secure Prior Authorization through Express Scripts.)*

**Prior Authorization:** Prior Authorization is a program that helps you get the prescription drugs you need *with safety, savings and — most importantly — your good health in mind.* It helps you get the most from your healthcare dollars with *prescription drugs that work well for you and that are covered by your pharmacy benefit.* It also helps control the rising cost of prescription drugs for everyone in your plan. The program monitors certain prescription drugs to ensure that you are getting the appropriate drugs for your disease state. It works much like healthcare plans that approve certain medical procedures before they're done, to make sure you're getting tests you need: If you're prescribed a certain medication, that drug may need a "prior authorization." *It makes sure you're getting a cost-effective drug that works for you.* For instance, prior authorization ensures that covered drugs are used for treating medical problems rather than for other purposes.

Prior authorization will be required for certain medications. If you have questions on a particular drug, please contact Customer Service or visit [express-scripts.com](http://express-scripts.com) to perform a coverage check. Please have your doctor call Express Scripts at 1-800-753-2851 to go through a clinical review of your medication, if it is subject to prior authorization.

**Most prescription medications are covered by your plan. Excluded products are noted below.**

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| <ul style="list-style-type: none"> <li>▪ All over-the-counter products &amp; drugs, and OTC equivalents</li> <li>▪ Depigmentation and Photo-Aged Skin products;- Renova, Avage, Vaniqa,</li> <li>▪ Injectable cosmetic drugs; Botox, Myobloc</li> <li>▪ Homeopathic products</li> <li>▪ Yohimbine</li> <li>▪ Alpha-1-Proteinase Inhibitor</li> <li>▪ Durable medical equipment (DME)</li> <li>▪ Infliximab (Std) Remicade</li> <li>▪ Rituximab/Rituxan</li> </ul> | <ul style="list-style-type: none"> <li>▪ Abortifacients, IUDs, Contraceptive Implants, Devices and Injectables (Depo-provera)</li> <li>▪ Fertility Agents</li> <li>▪ Hair growth products, agents to treat hair loss</li> <li>▪ Diagnostics testing products/solutions and Rx imaging products</li> <li>▪ Medications that have been re-packaged, or meds prepared for unit doses</li> <li>▪ Alefacept/Amevive</li> <li>▪ Continuous Glucose monitors &amp; kits</li> </ul> |
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**Prescription Services On-Line**

Express Scripts offers a world class patient interactive web site. If you have a computer at home, or at work, you are welcome to log on, register and view the information available to you. [www.express-scripts.com](http://www.express-scripts.com). This web-site allows you to;

- locate pharmacies,
- pay your Mail Service co-insurance balance on-line,
- order Mail Service refills, check the status of your order, and make updates to your account,
- send email questions to a pharmacist on-line,
- review your choices and cost before going to the store, use the "**My Rx Choices**" tool to review your choices and coverage.

<b>Express Scripts</b> <b>Home Delivery Pharmacy</b> <b>PO Box 66567</b> <b>St Louis, Mo</b>	<b>Express Scripts Customer Service</b> <b>(866) 321-9650</b> <b>Open 24 hours, 365 days a year</b>	<b>Express Scripts Website</b> <b><a href="http://www.express-scripts.com">www.express-scripts.com</a></b>
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