

# **Pharmacy Benefit Overview**

A PDF of this presentation and a recording will be available on the plan website at www.HSMedicareRx.com





#### WHAT WE WILL SHARE WITH YOU TODAY



**Pharmacy Benefit Overview** 



Getting the Most from Your Pharmacy Plan



Ways To Manage Your Pharmacy Benefit

www.HSMedicareRx.com







## **Express Scripts**



#### www.HSMedicareRx.com

Member Services: 866-264-4676

Access prescription drugs safely and efficiently

Thousands of national, regional chain and
 independent neighborhood pharmacies in our network

Mail Order services & Specialty Pharmacy





## When it comes to Pharmacy care, your choice matters.

#### **COMPREHENSIVE PHARMACY CARE**



Retail Pharmacies for SHORT-TERM Medication Needs



National network of over 60,000 retail pharmacies.



Extended Days' Supply Retail
Pharmacies or
Express Scripts Mail Order

Options for LONG TERM

Maintenance Medication Needs



Up to a 90 day supply at an EDS pharmacy or Express Scripts Mail Order pharmacy.

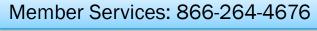


Retail or Mail Order for SPECIALTY

Medication Needs



Personalized care from our specialty Pharmacy Accredo to treat chronic, complex conditions.







## Information About Your Plan – A Deeper Dive

#### **Important Reminders:**

- If you are taking Insulin, regardless of the Tier, you will never pay more than \$25 for a 30 day supply of Insulin.
- If your doctor prescribes less than a full month's supply of certain drugs, you will
  pay a daily cost-sharing rate based on the actual number of days' supply of the
  drug you receive.
- You may receive up to a 90-day supply of certain maintenance drugs (medications taken on a long-term basis) through an EDS pharmacy or by mail through Express Scripts® Pharmacy. There is no charge for standard shipping.
- Not all drugs are available at a 90-day supply and not all retail pharmacies offer a 90-day supply.





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### Information About Your Plan – A Deeper Dive

A Formulary is a list of specific drugs covered by the plan

#### Reasons for formulary change:

- The Food and Drug Administration approves a new medication or existing medication as part of treatment for a new disease category.
- A brand-name medication loses its patent and generic versions become available.
- A medication has been withdrawn from the market for safety reasons.
- A medication becomes available without a prescription (over-the-counter drugs are not typically covered under prescription drug plans).
- You can contact Express Scripts Medicare Customer Service for more information regarding formularies and changes.
- Formulary changes only occur in July and January each year. Participants will be notified in advance of negative changes.

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## Information About Your Plan – Retail, EDS Supply, or Mail Order

Tier	Prescription drug type	Your costs				
		Retail Network		Extended Day Supply (EDS) Network and Mail Order		
	Annual deductible \$50	Retail 30-day supply Non-Maintenance	Retail 30-day supply Maintenance	31–60 day supply	61-90 day supply	1-90 day supply
1	Generic Most generic drugs	\$10 copay	\$10 copay	\$20 copay	\$30 copay	\$30 copay
2	Preferred Brand Many common brand- name drugs, called preferred brands.	\$35 copay	\$45 copay	\$70 copay	\$105 copay	\$105 copay
3	Non-preferred Drug Non-preferred brand-name drugs. In addition, Part D-eligible compound medications are covered in Tier 3.	\$60 copay	\$75 copay	\$120 copay	\$180 copay	\$180 copay





## Why has the cost of your medication changed?

There are four possible reasons the cost of your medication changed after Dec. 31:

#### The cost of your medication may have changed because:

- Express Scripts has different contracts with drug manufacturers and pharmacies than the previous administrator.
- Each year deductibles start over on Jan. 1.
- You used a pharmacy that isn't in the Express Scripts network.
- Drug prices go up and down, just like the prices of gas or a carton of eggs.



### Accredo

Personalized patient care for a wide range of complex and chronic conditions.





Specialty clinicians are your guide



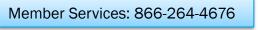
An easy route for getting your medication

Accredo Member Services:

800-455-8340



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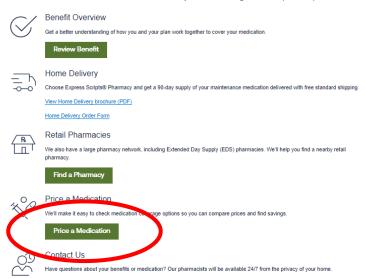


Member Services: 866-264-4676

## Pricing a Medication



#### HealthSelect™ Prescription Drug Plan (PDP)



#### Price a Medication

Search for the lowest prices available for your medicine

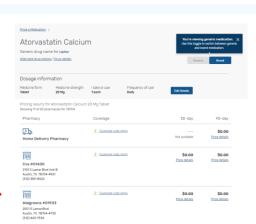
Medicine Name

Q Example: Lipitor 20 Mg Tablet

Zip code

Get Prices

Easily view the cost of medications by brand or generic, 30 or 90 days, and multiple Pharmacy options







Current members and prospective members should call (800) 935-7189. TTY users should call 711

## **Prior Authorization**

#### MONITORS PRESCRIPTION MEDICATIONS



Makes sure your prescription is suitable for the intended use & covered by your prescription plan



Simply means that more information is needed to see if your plan covers the medication



To get your prior authorization started, contact your doctor's office or call member services for assistance at **800-935-7189** 





## Step Therapy HELPS REDUCE COSTS



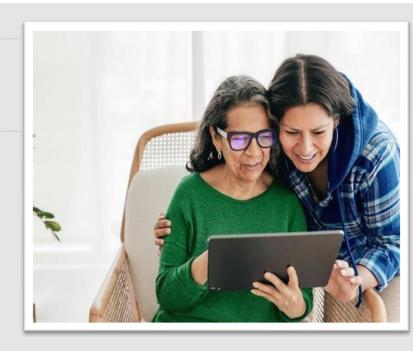
Safe and proven-effective medication



First step medications are typically generic and lower-cost brand-name medications



Second step medications are best suited for the few patients who don't respond to first step medications



## Full Coverage in the gap

Member Services: 866-264-4676

### **Initial Coverage**

In this drug payment stage, you pay a copay and the plan pays the rest.



You stay in this stage until your total drug costs reach \$5.030.

### **Coverage Gap**

Your plan provides additional coverage through the gap, and you continue to pay the same copay as you did in the initial coverage stage or 25%, whichever is less.



You stay in this stage until your out-of-pocket costs reach \$8,000.

### **Catastrophic Coverage**

In this stage, you will pay \$0 for covered Part D drugs, and your regular copay for non-Part D medications.



You stay in this stage for the rest of the plan year.

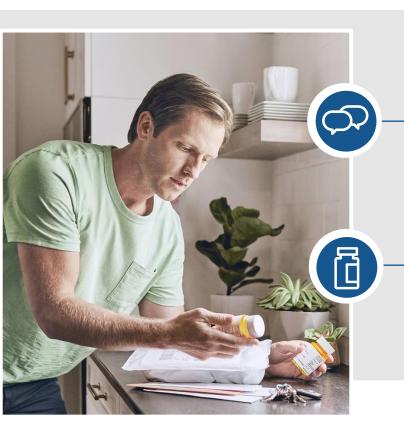




<sup>\*</sup>Your plan covers additional drugs not normally covered by Medicare Part D. You will have cost sharing for these drugs, regardless of the coverage stage you are in.

## Getting the Most from your Plan

Member Services: 866-264-4676



Ask your doctor for a generic or a lower-cost alternative

 Take your medications as prescribed and set reminders to help you stay on track





## Long-term Medications

Member Services: 866-264-4676

### Convenient mail order from Express Scripts® Pharmacy



Express Scripts<sup>®</sup> Pharmacy will contact your doctor to get your new prescription if you choose this option

Delivered straight to your door with free standard shipping, with auto-refills and reminders available

Talk with a pharmacist by phone 24/7





### Vaccinations: Don't Miss Your Shot to Protect Yourself



Covered by your prescription plan at a participating retail pharmacy

Common vaccines covered under your plan include Shingles, Tetanus, Hepatitis A & B, RSV, and more

Don't forget to present your ID card to the pharmacist

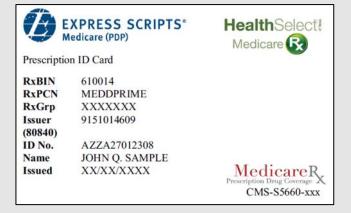
Did you know?

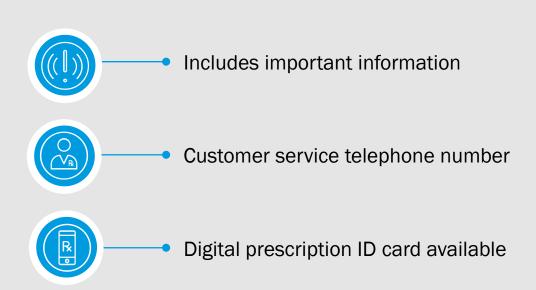
The Shingrix vaccine is more than 90% effective at preventing shingles and long-term nerve pain.





## **Prescription ID Card**



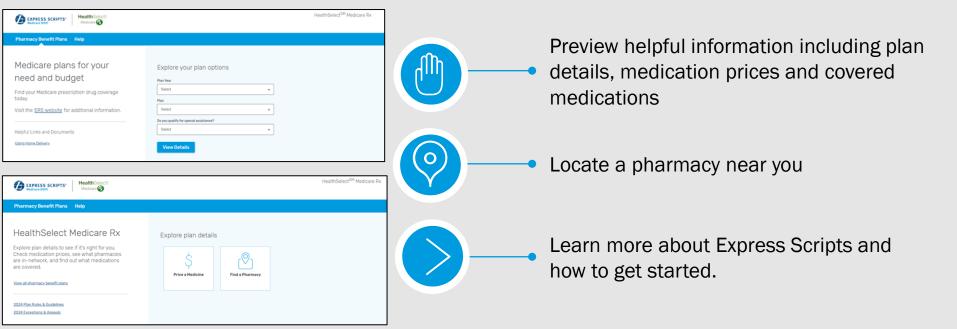






#### WAYS TO MANAGE YOUR PHARMACY BENEFIT

#### www.HSMedicareRx.com







#### WAYS TO MANAGE YOUR PHARMACY BENEFIT

## Resources for You

- Download the Express Scripts® mobile app for free go to your mobile device's app store and search for "Express Scripts."
- Create your digital profile at HSMedicareRx.com or on the Express Scripts® mobile app which helps you connect to:
  - Your digital prescription ID card
  - Lower-cost medication options
  - Nearby, in-network pharmacies
  - Easy medication refills
  - Home delivery with order tracking



Call the customer service number on your ID card – available 24/7 for general support or to talk to a specially trained pharmacist for complex concerns or health conditions.

www.HSMedicareRx.com





# **Thank You**



