

# HealthFlex

## General Board of Pension and Health Benefits of The United Methodist Church Administered by Medco

### Prescription Drug Benefit Design # 2

HealthFlex participants and their dependents covered by this prescription benefit can use either retail or Medco by Mail pharmacies. The benefit covers most prescription drugs plus insulin and some over-the-counter (OTC) diabetic supplies. Certain prescription medications may be subject to quantity limitations or may require prior authorization for continued use. Also, under the terms of our new program, **Generic First**, the patient is required to pay the generic co-payment plus the difference in cost between the generic and brand name drug, when the brand name is chosen and a generic is available.

### Member co-payments for prescriptions

	Retail pharmacies	Mail service
Deductible	\$50 per individual with \$100 family maximum	N/A
Generic drugs	\$10*	\$20
Preferred brand drugs	\$15*	\$30
Non-preferred brand drugs	\$30*	\$60
Prescription non-sedating antihistamine drugs (Zyrtec, Allegra, Clarinex)	\$30*	\$60
Multi-source brand medications (those with generic equivalents available)	Generic copay + difference in cost between brand and generic	
Out-of-Pocket maximum	\$1,000 per individual with a family maximum of \$2,000  The 3rd tier co-pay does not apply to the out-of-pocket maximum.	
*Retail Refill Allowance (RRA)	Members will be allowed to obtain 3 fills of maintenance drugs at retail. For all subsequent fills at retail, members will be responsible for paying 100% of the discounted cost.	

### Retail pharmacy service:

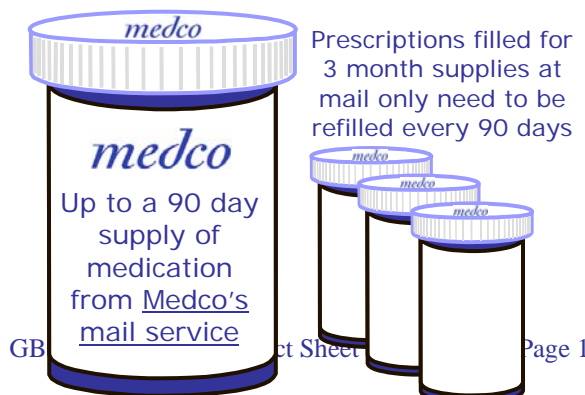
Retail pharmacy service is most convenient when filling short-term prescription needs. For example, if you need an antibiotic to treat an infection, you can go to one of the many pharmacies that participate in the Medco network.

- Up to a 30 day supply of medication can be obtained from retail pharmacies.
- Find a participating pharmacy at [www.medco.com](http://www.medco.com) or by calling 800-841-2806

### Medco by Mail:

Members that need medication on an ongoing basis, such as to treat asthma or diabetes, should ask their doctor to prescribe up to a 90 day supply, plus refills. These medications will be supplied through the Medco by Mail pharmacy. You will pay one co-payment for each 90 day prescription written by your doctor.

- Medications are shipped to you by standard delivery at no additional cost.



- You can track your prescription and order refills on-line at [www.medco.com](http://www.medco.com) or by calling 800-841-2806.
- Registered pharmacists are available 24 hr per day, 7 days per week for medication consultations.

### Limitations and prior authorization requirements:

Some medications may be covered by your benefit only for certain uses or in certain quantities. 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 certain time periods. You may contact Medco at 800-841-2806 if you have any questions.

### How can members get more information about their Rx benefit?

1. Call the Medco member services at 800-841-2806
2. Visit [www.medco.com](http://www.medco.com) on the Internet
  - o Register using your member ID, which is on your ID card.
  - o Order and track status of mail service prescriptions
  - o Compare pricing for brand and generic drugs
  - o Review your prescription history & expenses
  - o Look up the GBOPHB's specific benefit guidelines
  - o Print mail service order forms
  - o Locate participating retail pharmacies
  - o Get information from Medco's health and wellness information, tools and resources
  - o Shop for non-prescription (OTC) and other drugstore items



### Medco's Specialty Pharmacy Service:

The Medco specialty pharmacy service is designed to help the General Board's employees and dependents meet the particular challenges of using certain medications, many of which require injection or special handling. Examples of specialty medications include Betaseron, Avonex, Copaxone, Enbrel, Humira, Rebetro, Peg-Intron, and others. If you are on one of these or another specialty medication, you can receive additional services when you fill your specialty prescriptions via the Medco specialty pharmacy service, including:

- Support and guidance from Medco nurses and pharmacists who are trained in these medications, their side effects, and the conditions they treat.
- Expedited delivery of all your specialty prescription medications to your home or if needed, doctor's office.
- Supplemental supplies, such as needles and syringes that are required to administer the medication, at no additional charge.
- Scheduling of refills and coordination of services with home care providers, case managers, and doctors or other healthcare professionals.

### Common questions:

- **What is a formulary?**  
A formulary is a list of generic and brand-name drugs that are preferred by your plan. This list offers you choice while helping to keep the cost of your prescription drug benefit affordable.
- **Are generic drugs safe?**  
Generic drugs may have unfamiliar names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts have the same active ingredients and are manufactured according to the same strict federal regulations. Prescriptions filled with generic drugs often have lower co-payments. Ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.