



*medco*<sup>®</sup>

# Your Prescription Drug Benefit Handbook

How to get the most from  
your new benefit



# Welcome!

We're proud that the Texas Health Insurance Pool has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're now with the industry leader. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

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*Use Medco By Mail to get up to a 90-day supply of your medication, often for less than you would pay at a drugstore. See "Your pharmacy options" for details.*



## Your prescription drug benefit at a glance

Your prescription drug benefit is part of a consumer-directed health plan that is qualified for use with a tax-advantaged health savings account (HSA).

Benefit	Medco By Mail	Retail Pharmacy
How much medication can I order?	Up to a <b>90-day</b> supply	Up to a <b>30-day</b> supply
What is my <b>co-payment</b> for medications after I have satisfied my annual prescription drug deductible of \$1,250?	You will pay <b>\$25</b> for generics, <b>\$60</b> for formulary drugs, and <b>50% (with a minimum of \$100)</b> for nonformulary drugs.	You will pay <b>\$10</b> for generics, <b>\$25</b> for formulary drugs, and <b>50% (with a minimum of \$40)</b> for nonformulary drugs.
<b>After your calendar-year deductible has been met, your out-of-pocket maximum for payments will be \$1,500.</b> Once you reach this payment maximum, your plan will pay 100% of all covered prescriptions filled by participating pharmacies for the rest of the year.	If you purchase a brand-name medication when a generic is available, you will pay the appropriate brand co-payment, plus the difference in cost between the brand and the generic.	If you purchase a brand-name medication when a generic is available, you will pay the appropriate brand co-payment, plus the difference in cost between the brand and the generic.
Are there any <b>other costs</b> ?	No. Standard shipping is free.	No.

Note: This information is an overview of your Texas Health Insurance Risk Pool prescription drug benefit. Benefits, co-payments, and coinsurance amounts are subject to change by your health plan.

## Medications preferred by your plan

Your plan includes a list of prescription drugs that are preferred by your plan because they help to control rising costs. This list, sometimes called a formulary, offers a wide selection of generic and brand-name medications.

Show the enclosed list to your doctor so you can discuss whether a drug on the list is right for you. If you need information about it now, visit us at [www.medco.com](http://www.medco.com) or call us toll-free at 1 800 290-1708.

# Your pharmacy options

## Retail pharmacies

You may want to use a **participating retail pharmacy** for short-term prescriptions (such as antibiotics to treat infections). Be sure to show your prescription drug ID card to the pharmacist. After your deductible has been met, you'll pay your retail payment for each prescription.

To find a participating retail pharmacy near you:

- Visit **www.medco.com** and click "Locate a pharmacy."
- Ask at your retail pharmacy whether it participates in the Medco network.

**If you use a nonparticipating retail pharmacy**, you must pay the entire cost of the prescription and then submit a reimbursement claim to Medco. See your Policy for more coverage details.

## Medco By Mail pharmacies

**Over 6 million members** enjoy the convenience and savings of having their long-term medications (those taken for 3 months or more) delivered to their home or office. Medications are dispensed by **Medco By Mail** pharmacists through our network of mail-order pharmacies.

Medco By Mail advantages:

- **Get up to a 90-day supply** (compared with a typical 30-day supply at retail) of each covered medication for **just one mail-order payment**.
- **Registered pharmacists** are available 24 hours a day, 7 days a week.
- **Order refills** online, by mail, or by phone—anytime day or night. To order online, register at **www.medco.com**. Refills are usually delivered within 3 to 5 days after we receive your order.

- **Choose a convenient payment option**—Medco offers two safe, convenient automatic payment options for prescription orders. You can use e-check to have payments automatically deducted from your checking account. Or you can use AutoCharge to have payments automatically charged to the credit card of your choice. You can also pay for individual orders by money order, personal check, or credit card. For more information, **visit [www.medco.com](http://www.medco.com)** or call Member Services.
- **Standard shipping is free.**

## How to start saving with Medco By Mail

- 1 When using Medco By Mail, be sure to ask your doctor to write a prescription for up to a **90-day supply** of each medication (plus refills for up to 1 year, if appropriate).
- 2 Fill out the enclosed Medco By Mail order form.
- 3 Send the completed form, your prescription, and your payment in the Medco By Mail envelope provided.

Your medication will usually be delivered within 8 days after we receive your order. If you are currently taking a medication, be sure to have at least a 14-day supply on hand when ordering. If you don't have enough, ask your doctor to give you a 14-day prescription to fill at a participating retail pharmacy while your mail-order prescription is being processed.

You may also have your doctor fax your prescriptions. Ask your doctor to call 1 888 327-9791 for faxing instructions.

## Specialty medications: Get personalized service through Accredo

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. Our dedicated specialty pharmacy, Accredo Health Group, Inc., is composed of therapy-specific teams that provide an enhanced level of personalized service to patients with special therapy needs.

Whether they're administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can receive:

- Personalized counseling from our dedicated team of registered nurses and pharmacists
- Expedited, scheduled delivery of your medications at no extra charge
- Necessary supplies, such as needles and syringes, provided with your medications
- Safety checks to help prevent potential drug interactions
- Refill reminder calls
- Health and safety monitoring
- Up to a 30-day supply of your specialty medication for just one **\$100 co-payment**

For specialty medications, you may use a participating retail pharmacy for your initial prescription and one refill (for a total of two fills), for up to a 30-day supply each time. If you remain on that medication, you must order subsequent refills through the specialty mail-order pharmacy or pay the entire cost of the medication yourself at the retail pharmacy.

For more information, please call Member Services at 1 800 290-1708.

## Online services

If you have Internet access, you can take advantage of Medco's award-winning, consumer-friendly website. More than 4 million active registered users visit **www.medco.com** to:

- Compare the cost of brand-name and generic drugs at retail and via mail order.
- Access plan highlights, as well as health and wellness information.
- Obtain order forms, claim forms, and envelopes.
- Submit mail-order refills.
- Check the status of Medco By Mail orders.

## General information

### To contact Member Services

**Member Services** is available 24 hours a day, 7 days a week (except Thanksgiving and Christmas) by calling toll-free 1 800 290-1708. Our Member Services representatives can:

- Help you find a participating retail pharmacy
- Send you order forms, claim forms, and envelopes
- Answer questions about your prescriptions and plan coverage

### To access Medco by TTY

**TTY** is available for hearing-impaired members. Call 1 800 759-1089.

### To order prescription labels printed in braille

**Braille** labels are available for mail-order prescriptions. Call 1 800 290-1708.

## Other things you should know

### Medco protects your safety

The risks associated with drug-to-drug interactions and drug allergies can be very serious. To protect your safety—whether you use Medco By Mail or **medco.com**®—Medco checks for potential interactions and allergies. We also send information electronically to participating retail pharmacies.

### Medco may contact your doctor about your prescription

If you are prescribed a drug that is not on your plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

### Medco protects your privacy

Because your privacy is important to us, Medco complies with federal privacy regulations. Medco uses health and prescription information about you and your dependents to administer your plan and to fill your mail-order prescriptions.

### Your plan may have coverage limits

Your plan may have certain coverage limits. For example, prescription drugs used for cosmetic purposes may not be covered, or a medication might be limited to a certain amount (such as the number of pills or total dosage) within a specific time period.

If you submit a prescription for a drug that has coverage limits, your pharmacist will tell you that approval is needed before the prescription can be filled. The pharmacist will give you or your doctor a toll-free number to call. If you use Medco By Mail, your doctor will be contacted directly.

When a coverage limit is triggered, more information is needed to determine whether your use of the medication meets your plan's coverage conditions. We will notify you and your doctor in writing of the decision. If coverage is approved, the letter will indicate the amount of time for which coverage is valid. If coverage is denied, an explanation will be provided, along with instructions on how to submit an appeal.

### Controlled substances

Federal law prohibits the return of dispensed controlled substances.

## Medco is the company that the Texas Health Insurance Pool chose to manage your prescription drug benefit.

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