



medco[®]

Your Prescription Drug Benefit Handbook



Welcome!

We're proud that SISC has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're in good company. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

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. You'll pay your retail co-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. Plans that allow members to use nonparticipating retail pharmacies generally reimburse the amount the drug would have cost at a participating retail pharmacy minus your retail co-payment.

If you use a nonparticipating pharmacy, your plan may not reimburse the cost of your prescriptions. You may call Member Services to find out whether your plan reimburses for costs incurred at a nonparticipating pharmacy.

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 30-day supply at retail) of each covered medication for **just one mail-order co-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, please visit **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 second prescription for a 14-day supply and fill it 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 pharmacy

Complex conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency, and rheumatoid arthritis, are often treated with specialty medications. Specialty medications are typically injectable medications administered either by you or a healthcare professional, and they often require special handling.

As part of your prescription drug benefit, you have access to the enhanced services of **Accredo Health Group**, Medco's specialty pharmacy. Under your plan, certain specialty medications will *not* be covered at your current pharmacy. You will be required to purchase your specialty medications from Accredo beginning with the first fill. **If you use a pharmacy other than Accredo to purchase certain specialty medications, you will be responsible for their full cost.**

If you use specialty medications, you'll appreciate the extras offered by Accredo, including:

- Answers to your questions or concerns about your specialty medications from a pharmacist 24 hours a day, 7 days a week
- Personalized counseling from our dedicated team of registered nurses and pharmacists
- Coordination of home care and other healthcare services when medically appropriate, as determined by your medical provider

- Expedited, scheduled delivery at no extra charge. Accredo will normally contact you in 2 to 4 business days after receipt of the prescription to schedule delivery at your convenience. (A signature is required for most medications.) Refills and renewals may be processed sooner. Orders that involve coordinated care or special handling may take a little longer.
- Up to a 90-day supply of your specialty medication for just one co-payment (Note that the plan may decrease the amount to a 30-day supply when the manufacturer recommends a quantity restriction.)

Get started with Accredo beginning with your first fill. Please choose one of the following options to help ensure an uninterrupted, covered supply of the medications you need.

OPTION 1—Call Member Services:

Step 1: Call Member Services at 1 800 987-5241. They'll direct you to our specialty pharmacy.

Step 2: We'll contact your physician and make all the arrangements to help ensure a smooth transition so you can continue receiving the medications you need.

Step 3: We'll call you back to arrange for expedited delivery of your medications at a time that is convenient for you.

OPTION 2—Have your doctor call:

Step 2: Provide your doctor with your member ID number (shown on your prescription drug ID card) and ask him or her to call 1 800 987-4904. We'll work with your doctor to make the transition smooth for you.

Step 3: We'll call you back to arrange for expedited delivery of your medications at a time that is convenient for you.

For more information, please call Member Services at 1 800 987-5241.

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.

Medications preferred by your plan

If your plan offers a three-tier co-payment, you will have a list of prescription drugs that are preferred by your plan because they help to control rising prescription drug costs. This list, sometimes called a formulary, has a wide selection of generic and brand-name medications.

These medications are “preferred” because they offer you choice while helping to keep the cost of your prescription drug benefit affordable. “Non-preferred” drugs, which are not on this list, will cost you and your plan more. Your doctor can help you save money by prescribing generic drugs or preferred brand-name drugs. Be sure to bring the **Rx Selections™** drug list with you each time you visit your doctor. For the most up-to-date version of this list, please visit us online at www.medco.com. After registering, you can view the drug list by clicking the “Prescriptions & benefits” tab.

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 1 800 987-5241. 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 or 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 1 800 987-5241.

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 this 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 never pay more and 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 of the decision in writing. 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 manages your prescription drug benefit for your health plan.

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