



medco®

Your Prescription Drug Benefit Handbook

How to get the most from your
new benefit



Welcome!

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

Included in this packet is your **prescription drug ID card**. Keep it in your wallet so that it's always handy when you order prescriptions.

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Your prescription drug benefit at a glance

Medications covered by the State of Delaware (generic, formulary, and nonformulary)

Your prescription drug benefit provides coverage for generic, formulary (preferred), and nonformulary (nonpreferred) medications. The formulary list provides a wide selection of generic and brand-name medications. The Medco Preferred Prescription Incentive formulary has been adopted by the State of Delaware Prescription Program. If you need information about it now, visit us at www.medco.com or call us toll-free at 1-800-939-2142.

	Tier 1 Generics	Tier 2 Formulary (Preferred)	Tier 3 Nonformulary (Nonpreferred)
30-day supply	\$8.50	\$20.00	\$45.00
90-day supply*	\$17.00	\$40.00	\$90.00

*Applies to prescriptions filled through the **Medco Pharmacy** or at retail pharmacies that have agreed to participate in the 90-day retail network.

- Check with your retail pharmacy to determine whether they have agreed to participate in the 90-day retail network.
- Standard shipping is free with the **Medco Pharmacy™** mail-order service.

Choice program ... generic vs. brand drugs

The “Choice program ... generic vs. brand drugs” applies to medications obtained through a retail pharmacy or the **Medco Pharmacy**. If you purchase a brand-name medication when a generic equivalent is available, you will be responsible for the generic copay plus the cost difference between the generic and the brand-name medication.

Maintenance Medication Program

For a prescription you take on a long-term basis (such as those

used to treat high blood pressure or high cholesterol), you may use a participating retail pharmacy for your initial 30-day prescription and up to two 30-day refills (for a total of three fills). If you remain on the medication, you must obtain a 90-day prescription from your physician and go to a 90-day participating pharmacy, or order subsequent refills through the Medco Pharmacy. If you continue to go to a nonparticipating pharmacy or continue to fill a 30-day supply at a retail pharmacy, a penalty will be assessed.

Specialty medications: Get personalized service through Accredo

For a specialty prescription you take on a long-term basis, you may use a participating retail pharmacy for your initial prescription only (for a total of one fill) for up to the days' supply. If you remain on that specialty medication, you must order subsequent refills through the Medco's Accredo Pharmacy. If you continue to go to a retail pharmacy, you will pay the full cost of the medication.

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 are 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 **90-day supply** of your specialty medication for just one payment

For more information, please call Member Services at 1-800-753-2851.

Coverage review programs

Coverage review programs are designed to ensure that plan participants are receiving prescription medication that results in appropriate, cost-effective care. If you are taking certain medications, Medco must review prescriptions for these medications with your doctor before they can be filled under your plan, since more information than what is on a prescription is needed. The review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines, and uses that are considered reasonable, safe, and effective.

If you submit a prescription to a retail pharmacy for a medication that requires a coverage review, you or your doctor can initiate the review. To start the review process or for more information, please call Medco toll-free at 1-800-753-2851 between 8:00 a.m. and 9:00 p.m., Eastern time, Monday through Friday. When you use the **Medco Pharmacy**, Medco will call your doctor to start the review process for you.

While the review process is pending, you will be responsible for the full cost of the medication at the retail pharmacy if you need the prescription filled immediately. If coverage is approved, you will pay your normal copay only. If you already paid the full cost of the medication at the retail pharmacy and then learn that coverage is approved, you may send your receipt and claim form to Medco for processing. If coverage is not approved, you will remain responsible for the full cost of the medication.

Some medications are not covered unless you receive preapproval, or prior authorization. There are two kinds of prior authorization rules—**traditional and smart prior authorizations (step therapy)**. Medications may fall under one or more programs.

Note: All drugs and categories listed below are subject to change.

Traditional prior authorization

Traditional prior authorization requires that you obtain preapproval through a coverage review. The review will determine whether your plan covers your prescribed medication. Below are examples of common medications that may require prior authorization:

- *Regranex*[®]
- *Synagis*[®] and *Respigam*[®]
- *Xolair*[®]
- *Myobloc*[®] and *Botox*[®]
- Medications that have cosmetic uses (such as *Retin-A*[®], *Avita*[®], and *Tazorac*[®])
- Erythroid stimulants (such as *Epogen*[®] and *Procrit*[®]), which are used for certain anemias
- Growth hormones (such as *Humatrope*[®]), which are used to stimulate skeletal growth
- Psoriasis medications (such as *Raptiva*[®] and *Amevive*[®])
- Multiple Sclerosis medications (such as Betaseron, Copaxone, and Rebif)
- Cancer Therapy (such as Gleevec, Nexavar, Spycel, and Tarceva)

Step therapy (also known as smart prior authorization)

For some medications, an automated process using factors we have on file (such as medical history, drug history, age, and gender) is used to determine whether you qualify for coverage. If your history does not qualify you for coverage, a prior authorization is required to permit coverage. For step therapy, for instance, certain medications may not be covered unless the patient has first tried another medication or therapy. The following examples are medications that are part of the step therapy process:

- *Forteo*[®]
- *Revatio*[™]

- COX-2 inhibitors (such as *Celebrex*[®])
- Injectable rheumatoid arthritis medications (such as *Kineret*[®], *Enbrel*[®], *Remicade*[®], *Humira*[®])
- Select proton pump inhibitors (such as *Aciphex*[®], *Prevacid*[®], *Protonix*[®])
- Select antidepressants (such as *Lexapro*[®])
- Selected migraine medications (such as *Migranal*[®], *Imitrex*[®], *Zomig*[®], *Maxalt*[®], *Amerge*[®], *Axert*[®], *Frova*[®], and *Relpax*[®])

Authorization for an additional quantity of medication

For some medications, your plan may cover a limited quantity within a specified period of time. The medications listed below are authorized for limited quantities only. A coverage review may be available to request additional quantities of the following medications:

- Medications used to help you sleep (such as *Ambien*[®], *Lunesta*[™], and *Sonata*[®])
- Selected antifungal medications (such as *Sporanox*[®], *Diflucan*[®], and *Lamisil*[®])
- Selected migraine medications (such as *Migranal*[®], *Imitrex*[®], *Zomig*[®], *Maxalt*[®], *Amerge*[®], *Axert*[®], *Frova*[®], and *Relpax*[®])
- Selected nausea medications (such as *Anzemet*[®], *Emend*[®], *Kytril*[®], and *Zofran*[®])
- Erectile dysfunction medications (such as *Cialis*[®], *Levitra*[®], and *Viagra*[®])

Infertility medication limits and copays

Members receiving infertility services, including but not limited to In-Vitro Fertilization (IVF) and Artificial Insemination, will be required to pay a 25 percent coinsurance for prescriptions associated with these services. There will be a \$15,000 lifetime maximum for all medications administered as part of infertility services.

Personalized medicine program

Members receiving a new prescription for Coumadin or its generic Warfarin, (blood thinners) or a new prescription for Tamoxifen (used to prevent a recurrence of breast cancer), will

be provided the opportunity to voluntarily participate in Medco's Personalized Medicine program, at no cost.

This program provides the member with an opportunity to have genetic testing conducted to ensure that the medication is effective in treating the member's medical condition in accordance with the member's genetic characteristics.

Diabetes program

Most diabetes supplies (lancets, test strips, syringes/needles) provided by Medco, either at a participating retail pharmacy, a 90-day participating retail pharmacy, or through the **Medco Pharmacy** may be obtained at no cost. Diabetes medications provided by Medco at a 90-day participating retail pharmacy or through the **Medco Pharmacy** and purchased at the same time may be obtained for one copay. Diabetes medications are considered to be maintenance medications and must be filled in conformance with the Maintenance Medication Program. Additional information is listed under *Maintenance Medication Program*.

Note: This information is an overview of your State of Delaware prescription drug benefit. Benefits and copays are subject to change by your health plan.

Your pharmacy options

To save on prescription costs, use a participating retail pharmacy for your prescription drug needs.

Medco's nationwide retail pharmacy network

You can obtain up to a 60-day supply of medication at one of the more than 50,000 pharmacies in the Medco network.

90-day supply at participating retail pharmacies

You can obtain up to a 90-day supply at pharmacies that participate as a 90-day participating pharmacy. **Not all pharmacies within a chain may participate as a 90-day participating pharmacy.** Contact your local retail pharmacy to find out whether they are participating in this network or call Medco Member Services at 1-800-939-2142, or you may check the Statewide Benefits website at **www.ben.omb.delaware.gov/script/index/shtml**.

If you use a nonparticipating retail pharmacy, you will be responsible for the entire cost of the medication. You may

submit a reimbursement claim to Medco. Your reimbursement will be up to the “allowable” amount had you used a participating pharmacy, minus the applicable copay.

The Medco Pharmacy

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

Medco Pharmacy advantages:

- **Convenience of delivery** to your home or designated address.
- **You can fill a 90-day prescription** with the same savings you get at 90-day participating pharmacies.
- **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. If for some reason your payment is found not to be valid, Medco will contact you for immediate payment. If your payment is not promptly received, you will be contacted by the State of Delaware for immediate payment. For more information, visit **www.medco.com** or call Member Services at 1-800-939-2142.
- **Standard shipping is free.**

Your medication for a new prescription will be delivered within 8 calendar 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 at least a 14-day supply and fill it at a local 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.

How to start saving with the *Medco Pharmacy*

- 1 When using the **Medco Pharmacy**, 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 Pharmacy** mail-order form.
- 3 Send the completed form, your prescription, and your payment option in the envelope provided.

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 Pharmacy** 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 1-800-753-2851. Our Member Services representatives can:

- Help you find a participating retail pharmacy, including 90-day participating pharmacies
- 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 1-800-753-2851.

Coordination of benefits

When a member enrolls in a healthcare plan, he/she will automatically be enrolled in the prescription drug plan. Copays for medications are not applied to the out-of-pocket maximum for Blue Cross Blue Shield of Delaware's First State Basic Plan or for the Comprehensive PPO Plan when using an Out-of-Network provider. The Coordination of Benefits (COB) policy, available at

http://ben.omb.delaware.gov/documents/spousal_cob.pdf, also applies to prescription coverage.

Excluded items

The following items are **not covered** under the State of Delaware's prescription drug program:

Over-the-counter medications, regardless of intended use; devices other than those related to diabetes care; administration or injection of drugs/vaccines (covered under your medical plan); allergy shots (covered under your medical plan); drugs for weight loss; reusable syringes; medications not approved by the FDA or investigational or experimental; and immunizations and injectable medication supplied and administered by or in the doctor's office (covered under the medical benefit).

Covered items

The following items are **covered** under the State of Delaware's prescription drug plan when prescribed for use outside a healthcare facility: prescription drugs that require a prescription according to federal and state law; injectable insulin, when prescribed by your doctor; diabetes supplies, including lancets, when prescribed by your doctor; insulin syringes, when prescribed by your doctor; and oral contraceptives.

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 the **Medco Pharmacy** 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 the **Medco Pharmacy**, 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 manages your prescription drug benefit for the State of Delaware.

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