



SCMA

SOUTH CAROLINA MEDICAL ASSOCIATION

Understanding and Using Your Plan Benefits





Echo McAlhany

Director of Population Health
& Network Development



SCMA – MIT Prescription Drug Program

- Administered by **Express-Scripts**, through in-network retail pharmacies, mail-order program and the Accredo specialty pharmacy
 - 30-day supply of medicine at an in-network retail pharmacy
 - 90-day supply at an in-network retail pharmacy (for maintenance medications only)
 - 90-day supply from a mail-order pharmacy
- All prescription drug coverage decisions under the Plan, including prior authorizations of coverage, are subject to the Plan's claims review and appeal procedures for the Medical Benefit.
- There is **no out-of-network** prescription drug coverage for any of the SCMA - MIT Medical Benefit options.



Dispense as Written (DAW 2) Program

If you request a brand-name drug when a generic is available, you are responsible to pay the cost share for the brand-name drug **plus** the difference in cost between the brand-name and generic prescription.



Maintenance Medications

- Maintenance medications are prescription drugs you take on a regular basis to treat chronic medical conditions like:
 - Heart Disease
 - High Blood Pressure
 - High Cholesterol
- Prescriptions written for maintenance medications should be filled for a 90-day supply.
- These prescriptions may be filled at any in-network retail pharmacy or through ESI mail order.



Using a Retail Pharmacy

- To fill your prescription at an in-network retail pharmacy, present your prescription and member ID card to the pharmacy.
- Your cost for the prescription will be based on the medical option in which you enrolled, as well as whether you are using generic or formulary drugs.
- A list of in-network retail pharmacies is available by accessing www.express-scripts.com or calling Express-Scripts at (855)686-9785.



Using the Mail-Order Program

- To order prescriptions through the mail-order program, complete an order form available through Express Scripts.
- Your prescriptions are mailed within one week after your order is received and approved.
- You must mail in your first prescription, but you can order refills on the Express Scripts website at www.express-scripts.com or calling Express-Scripts at (855)686-9785.



Questions?



Formulary Drugs

- A formulary includes both generic and brand drugs that are covered by the prescription drug plan and is designed to help provide pharmacy care that is clinically sound and affordable.
- If you receive prior authorization, the drug will still be covered by the prescription drug plan.
- If you are impacted by changes to the formulary, you will receive a letter in the mail from Express Scripts.
- The list of covered drugs and those requiring prior authorization is posted on www.express-scripts.com.



What is Covered - 30 Day Retail

- **Generic** – The pharmaceutical equivalent of a brand-name drug that is just as effective but costs much less. All active ingredients and dosages are the same, as mandated by the U.S. Food and Drug Administration (“FDA”).
- **Preferred Brand** – Brand-name drugs for which generic equivalents are not available. Generally, they cost more than generics, but less than non-preferred brands.
- **Non-Preferred Brand** – Generally higher-cost medications that have recently come to the market. In most cases, an alternative preferred brand or generic medication is available.



What is Covered - 90 Day Retail or Mail-Order

- **Generic** – The pharmaceutical equivalent of a brand-name drug that is just as effective but costs much less. All active ingredients and dosages are the same, as mandated by the U.S. Food and Drug Administration (“FDA”).
- **Preferred Brand** – Brand-name drugs for which generic equivalents are not available. They cost more than generics, but less than non-preferred brands.
- **Non-Preferred Brand** – Generally higher-cost medications that have recently come to the market. In most cases, an alternative preferred brand medication is available.
- **Specialty** – Unlike traditional drug therapies, "specialty" drugs are derived from living sources like micro-organisms and blood cells. These types of drugs are often injected into the vein or under the skin either by the patient or the doctor.
- These drugs are only available for 30-day supplies through the Express Scripts Accredo Specialty Pharmacy. You can contact Express Scripts to sign up for Specialty mail order by contacting 844-567-8518.



What is Not Covered

- Therapeutic devices or appliances, including hypodermic needles, syringes (except for insulin syringes), support garments and other non-medical substances regardless of intended use;
- Drugs or medicines not requiring a prescription;
- Drugs or other substances obtained outside the U.S., unless related to a medical emergency;
- Medications and use of prescribed medications for a purpose not approved by the FDA;
- Immunization agents, biological sera, blood products;
- Any charge for the administration of legend drugs or Insulin;
- Any medicine, legend or not, which is consumed or administered at the place where it is dispensed;
- Ostomy supplies;
- Durable Medical Equipment (“DME”);



What is Not Covered

- Nutritional supplements (excluding iron supplements);
- Drugs labeled “Caution-limited by Federal law to investigational use,” or experimental drugs, even though a charge is made to the individual;
- Any prescription refilled in excess of the number of refills specified by the physician or any refill dispensed after one year from the physician’s original order;
- Anorexiant (diet aids);
- Cosmetic alteration drugs (i.e. Rogaine, Propecia, Renova, Vaniqa);
- Prescription drugs purchased at an out-of-network pharmacy;
- Prescription vitamins
- Fertility drugs (drugs that facilitate pregnancy but do not treat the cause of infertility)
- Compound drugs that contain bulk powders, non-formulary drugs, non-covered drugs and/or experimental drugs



Prior Authorization Medications

- The prescription drug plan requires a prior authorization (“PA”) for certain medications prior to use.
- The drugs requiring PA will not be filled at the point of service until the medication use has been approved.
- ESI will conduct an evaluation to determine if the patient meets the defined guidelines for use of the medication.
- You are required to have your physician contact ESI at 844-567-8518 to provide information necessary for the evaluation. Once a patient is approved, normal claims processing will occur.
- Prior authorizations are in place to ensure the drugs are safe for your condition and being that the drug is being administered as designed.



Prior Authorization Medications

The following classes of drugs may be subject to quantity limits:

- Oral Fertility
- Topical Acne
- ADHD Stimulant
- Narcolepsy
- Oral Fentanyl Products
- Antifungals
- Oral Fentanyl
- Hepatitis C
- Testosterone
- This list is not all inclusive and is subject to change as new drugs are introduced.
- The list of drugs can be found on ESI's website www.express-scripts.com or by calling ESI Customer Service at (855)686-9785.



Managed Drug Limitations

For certain covered medications, there is a limit on the quantity of that medication that the Plan will cover. However, if your physician determines that a greater amount of a specific medication is appropriate for your treatment, your physician can call ESI at 844-567-8518.

The following classes of drugs may be subject to quantity limits:

- Antiemetics
- Pain
- Influenza
- Oxycotin
- Antifungal
- Migraine
- Nasal Inhalers
- Asthma Inhalers
- This list is not all inclusive and is subject to change as new drugs are introduced.
- The list of drugs can be found on ESI's website or by calling ESI Customer Service.

Questions?



Step Therapy Program

- The Step Therapy Program is used to ensure that members utilize cost effective drugs prior to using more expensive alternatives.
- If you are prescribed a new prescription for a drug that falls within this program, you will need to follow a treatment order for them to be covered by your benefit.
- If your physician feels you need to be on a certain drug that does not follow the treatment order, he or she may request an exception through the ESI Prior Authorization unit toll-free at.
- The list of drugs can be found on ESI's website www.express-scripts.com or by calling ESI Customer Service at (855)686-9785.
- The list of drugs is subject to change throughout the year so be sure to always verify with an ESI customer service representative to confirm the status of the drug.



Specialty Pharmacy Services

- Specialty pharmacy services provide clinical support and ongoing interaction and education that enable patients to manage and live with their chronic or complex condition resulting in optimal outcomes and reduced overall healthcare costs.
- Express Scripts Accredo Specialty Pharmacy Services provide end to end support of physicians and participants – hassle-free benefits verification, patient-centric care and engagement, improved adherence, access to over 99 percent of all specialty medications and understands the unique needs of patients.

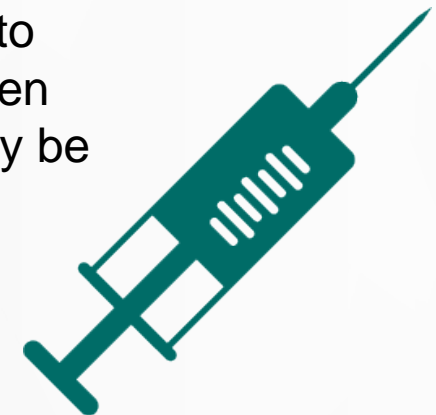


Specialty Pharmacy Services

Express Scripts Accredo Specialty pharmacy is a unique service model designed to target and treat medical conditions and include bioengineered proteins, blood-driven products and complex molecules. Medicines handled by a specialty pharmacy may be

- injectable and infused
- high-cost
- require special delivery and storage requirements (e.g. refrigeration).
- Prescriptions are limited to a 30 day supply.

All specialty drugs must be filled through Accredo Specialty pharmacy.



Specialty Pharmacy Services

The plan includes a specialty pharmacy co-pay assistance program that may apply to certain specialty prescription drugs. The cost of the drugs included under the co-pay assistance program will be reimbursed by the manufacturer at no cost to the participant and therefore the cost of the drugs will not apply towards satisfying the out of pocket maximum or deductible.



SaveonSp Program

SCMA is partnering with Express-Scripts' program: **SaveonSP**, to help you save money on certain specialty medications. If you participate in this program, select specialty medications will be free of charge (\$0). Your prescriptions will still be filled through **Accredo**, your existing specialty mail pharmacy.



Express Scripts Customer Service

- Express Scripts members may access an Express Scripts pharmacist by calling the Member Services number on the back of your ID card or by visiting www.express-scripts.com and visiting Health and Benefits Information / Health Resource Center, choosing a topic and submitting a question to the specialist pharmacist.
- Traditional and specialist pharmacists are available 24/7 by phone to help members with their medications, and they have the time to talk to members at length, in private, without distractions
- Access to specialist pharmacists and nurses are **free of charge** to all members, whether they get their medications through an Express Scripts home delivery pharmacy or at a retail pharmacy
- Express Scripts has adopted a condition-focused approach to patient care through its specialist pharmacists. These pharmacists have extra training in the medications that treat a particular complex condition, such as high blood pressure, Hepatitis C, high cholesterol, asthma, depression, diabetes or cancer.



Express Scripts Customer Service

- Specialist pharmacists are vital members of condition-specific Therapeutic Resource Centers located in Express Scripts and Accredo pharmacies across the United States, and they work with specially trained nurses to understand each patient's needs and help provide the safest, most effective pharmacy care.
- Members are assigned to a Therapeutic Resource Center based on their prescription history and other factors. If you call Express Scripts and ask to speak with a pharmacist, and meet the condition for a specialist pharmacist, you will be transferred to the team that can best serve your unique needs.
- For those who need a higher degree of clinical support, specialist pharmacists and the Therapeutic Resource Centers offer the personalized care, information and counseling members need to achieve healthier outcomes.



Advanced Opioid Management Program:

SCMA- MIT is committed to offering our members with high-quality, affordable healthcare. In support of this goal, we're working in partnership with our plan's prescription benefit manager, Express Scripts, to limit the potential risks associated with prescription opioids

This new service is designed to help patients make good decisions about taking opioid medications. There's nothing for you to do and this new service is being added to your benefit at no additional cost to you.

How does the service work?

If you are prescribed an opioid medication, Express Scripts may contact you by mail or phone to offer assistance and tips that we hope will help you maintain healthy habits for taking your medication as prescribed. They have also put steps in place to make sure you're receiving the appropriate opioid prescription.



Prescription Drug Claims and Appeals

If your physician prescribes a medication that is not covered, you have the right to appeal the coverage denial according to the Plan's claims review and appeal procedures for the Medical Benefit.

Questions?



Express Scripts App



Express Scripts App

Use the Express Scripts mobile app to set up long-term prescriptions to be delivered, order refills and renewals, check order status and more. Search for “Express Scripts” in your app store to download for free today.

Have a Question? Pharmacists are available 24/7. You can even talk to a specialist pharmacist who is trained in medicines used to treat complex and chronic conditions.

Get started with home delivery and activate your online benefits at [express-scripts.com](https://www.express-scripts.com)



Express Scripts App

- Electronic ID card
- Find a pharmacy
- Price a medication
- Reminder notifications
- Activate account on the Express Scripts mobile app or express-scripts.com



Benefits of Home Delivery

- Good option for long-term medications
- Saving three monthly trips to a retail pharmacy
- Automatic refills and renewals
- 24/7 pharmacist access from the comfort and privacy of your own home
- Secure packaging that ensures your privacy
- Free and safe delivery of your medicine
- You can refill, renew and track your order using the mobile app or online at [express-scripts.com](https://www.express-scripts.com)
- It's easy to start: Express Scripts will contact your doctor for you to get your new prescription delivered right away!



Benefits of Home Delivery

- Convenient home delivery from Express Scripts PharmacySM is required by your plan
- By using home delivery to get your long-term medicine, you will avoid paying full cost
- You can choose to continue filling your prescription at a retail pharmacy, but you'll pay the full cost of your medicine
- To get started, call the number on the back of your Express Scripts ID card



Inside Rx Pets



When an employee uses the Inside Rx Pets card, they'll receive:

- Discounts across brand and generic medications
- Convenient access at 40,000 retail pharmacies including CVS, the Kroger Family of Pharmacies, & Walgreens
- No membership fees or registration required so you can begin using the card right away
- Access to online pricing tools and pharmacy locator
- Easy access by printing the card or using it electronically through Google Pay or Apple Wallet



THANK YOU

