

Information Regarding Your Prescription Benefits:

Depending on your pharmacy benefit plan, **some** copayments are based on a three-tier structure. Therefore, your co-payment amount will depend on whether your physician prescribes a generic or brand name medication. In general, brand name medications have a higher co-payment than generic medications.

Maintenance Medications – Some medications taken on a regular, ongoing basis may be considered maintenance, and **must be filled at a 90-day supply** either through **Option90** or **Mail Order with Wegmans Mail Order Pharmacy** or **ProAct Pharmacy Services**. **Both Option90 and mail order offer reduced copayments.**

IMPORTANT: If you are prescribed a new medication, new dosage to a current medication, and/or have not filled your maintenance medication within the last 365 days (90 days for most step therapy medications) through PBD, you must first receive a 30-day supply before the 90-day supply is allowed.

Option90 allows you to obtain up to a 90-day supply of medication at your local retail pharmacy for 2½ times your 30-day supply rate. For example, if your copayment is \$5.00 for a 30-day supply, you will pay \$12.50 for a 90-day supply, saving you \$2.50. Option90 offers convenience, cost savings and direct pharmacy interaction.

Our **Mail Order program with Wegmans Mail Order Pharmacy** or **ProAct Pharmacy Services** allows you to obtain up to a 90-day supply of medication for one (1) copayment. For example, if your copayment is \$20.00 for a 30-day supply, you will pay \$20.00 for a 90-day supply, saving you \$30.00. Mail order offers incredible cost savings and the convenience of having your medications delivered right to your door. *This does not include Specialty Medications (please see next paragraph).*

Specialty Pharmacy Program – Specialty drugs include those that are either self-injectable, require special distribution, handling and/or are at limited supply, and certain oral oncology medications. **Specialty medications must be filled through Reliance Rx.** Reliance Rx specializes in providing high quality service for complex chronic conditions such as Hepatitis, Multiple Sclerosis, Cancer and Rheumatoid Arthritis.

Frequently Asked Questions Regarding your Prescription Benefit:

Q: Why is a 30-day supply of medication required in some instances prior to obtaining a 90-day supply?

A: Medication effectiveness/ineffectiveness and any side effects that may come from a new medication or dosage change are usually apparent within the first 30 days. Requiring an initial 30-day supply can save money and reduce the waste of unused medications. When filling the prescription after the initial 30-day supply, you will be able to purchase a 90-day supply.

Q: What is Step Therapy?

A: Step therapy is a way to help you get the best quality and value from your prescription drug benefit. This usually means that an equally effective generic drug is prescribed before a more expensive brand name drug. Step therapy may also ensure that two medications are used together if they are more effective.

Q: What is Prior-Authorization?

A: Some prescription drugs may require prior-approval before your prescription can be filled. These medications are noted in your formulary. Your physician will need to send a Prior Authorization Request form to PBD for review. Your physician may already have a supply of these forms but one is included in the member kit as well. The physician simply faxes this request to PBD where it will be reviewed.

Q: Why may I pay more for a brand drug regardless of the Dispense as Written (DAW) requirement?

A: Multi-Source Brands (MSB) are brand name drugs with generic equivalents that are equally effective and safe as their brand counterparts. The copayment for these MSB drugs is the brand copayment plus the cost difference between the generic and brand name drug regardless of the DAW requirement.