



Dear Plan Member,

We're excited to welcome you to the RxBenefits family. As a friendly reminder, we have partnered with Moravian University and Express Scripts to bring you best-in-class pharmacy benefits. Our goal is to ensure your safety, make every effort to reduce your out-of-pocket costs, and promptly address any questions or issues that may arise to ensure you get the maximum value from your new benefits plan.

This packet is designed exclusively for you, and includes the following helpful resources that provide important information about your pharmacy plan:

#### Prescription Benefit Coverage for Moravian University

This document gives you an easy-to-understand breakdown of all the important details of the coverage through your new pharmacy plan.

#### Member Services Support Contact Information

Our professional member services representatives are available to support you should any questions or issues arise.

#### Details on Accessing Express Scripts' Website & Mobile App

Moravian University has selected Express Scripts as your backend claims manager, giving you access to one of the largest national pharmacy networks. Express Scripts' web portal and app will help you manage your medications anywhere, anytime, search for the nearest retail pharmacy, and check drug interactions.

#### Information on How to Sign-Up for Mail Order

Get up to a three-month supply of your maintenance medication(s) delivered safely and reliably right to your door. Save time and money!

Your permanent ID card(s) will be distributed to you shortly by Express Scripts. If you need to fill a prescription before your card(s) arrives, simply provide all of the information on the card below to the pharmacy to process your request.







**RxBIN:** 610014

RxGRP: RXBMORA

If there are any questions regarding prescription coverage, please contact RxBenefits.

Plan Members call Member Support: 800.334.8134 Pharmacists call Pharmacy Help Desk: 800.922.1557

As always, RxBenefits' Member Services team is available to answer any questions you may have. You can reach them Monday – Friday from 7:00 a.m. to 8:00 p.m. CT by calling 800.334.8134 or emailing <a href="mailto:customerCare@rxbenefits.com">customerCare@rxbenefits.com</a>.

Please reach out to us at any time if you have any questions or concerns. We are thrilled to be partnering with you to take your pharmacy benefit to the next level.

Sincerely, Your RxBenefits Team



# **Prescription Benefit Coverage**

**Moravian University** | Administered by RxBenefits, Inc. and Express Scripts, Effective January 1, 2024

**Note:** Members may contact RxBenefits Member Services at 1.800.334.8134 or visit <u>express-scripts.com</u>. If there are any additional questions, please contact your Human Resource Department. Please note the effective date on this documentation is a reflection of the last update to this plan. This document is a current representation of the plan benefit at this time.

## QHDHP w/ HSA

Retail Pharmacy Coverage (01-31 Day Supply)	In Network Pharmacy
Low Cost Generic List	Deductible then \$10.00
Generic	Deductible then \$15.00
Preferred Brand	Deductible then \$35.00
Non-Preferred Brand	Deductible then \$65.00

Mail Order Extended Supply (01-31 Day Supply)	In Network Pharmacy
Low Cost Generic List	Deductible then \$10.00
Generic	Deductible then \$15.00
Preferred Brand	Deductible then \$35.00
Non-Preferred Brand	Deductible then \$65.00

Mail Order Extended Supply (32-90 Day Supply)	In Network Pharmacy
Low Cost Generic List	Deductible then \$25.00
Generic	Deductible then \$37.00
Preferred Brand	Deductible then \$87.50
Non-Preferred Brand	Deductible then \$162.50

#### **Accumulations**

Deductible Non-Embedded	\$1,600.00 Individual / \$3,200.00 Family
MOOP Non-Embedded	\$6,900.00 Individual / \$13,800.00 Family

The Calendar year Deductible applies to pharmacy and medical claims. One member or any combination of family members can meet the family Deductible. Once met, your covered prescriptions are subject to the copays above. Generic Dispense as Written policy does not apply to the Deductible. The Deductible does apply to the Maximum Out of Pocket (MOOP).

The Calendar year MOOP applies to pharmacy and medical claims. One member or any combination of family members can meet the family MOOP. Once met, your covered prescriptions are paid at 100%. Generic Dispense as Written policy does not apply to the MOOP.

#### **Specialty Medications**

Specialty medications are high-cost drugs that are often injected or infused and require special storage and monitoring. These medications must be obtained through Accredo specialty pharmacy by calling Accredo at 1.800.803.2523. Some exceptions apply. These medications are limited to a 30 day supply. Specialty medications largely fall into the formulary brand category but could also fall into the biosimilar or generic specialty drug category. These medications are subject to the appropriate co-insurance as listed below. Accredo Specialty Pharmacy also offers pharmaceutical care management services designed to provide you with assistance throughout your treatment.

Specialty Medication	Accredo
Specialty Generic	Deductible then 10% Co-insurance (\$125.00 Maximum)
Specialty Preferred Brand	Deductible then 10% Co-insurance (\$125.00 Maximum)
Specialty Non-Preferred Brand	Deductible then 20% Co-insurance (\$150.00 Maximum)

### **PPO Plan**

Retail Pharmacy Coverage (01-31 Day Supply)	In Network Pharmacy
Low Cost Generic List	\$10.00
Generic	\$15.00
Preferred Brand	\$35.00
Non-Preferred Brand	\$65.00

Mail Order Extended Supply (01-31 Day Supply)	In Network Pharmacy
Low Cost Generic List	\$10.00
Generic	\$15.00
Preferred Brand	\$35.00
Non-Preferred Brand	\$65.00

Mail Order Extended Supply (32-90 Day Supply)	In Network Pharmacy
Low Cost Generic List	\$25.00
Generic	\$37.00
Preferred Brand	\$87.50
Non-Preferred Brand	\$162.50

#### Accumulations

Deductible Embedded	\$100.00 Individual
MOOP Embedded	\$5,000.00 Individual / \$10,000.00 Family

The Calendar year Deductible applies to pharmacy claims. Each individual family member must meet the individual Deductible unless the family Deductible has been met by any two or more covered family members. Once met, your covered prescriptions are subject to the copays above. Generic Dispense as Written policy does not apply to the Deductible. The Deductible does apply to the Maximum Out of Pocket (MOOP).

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Specialty Medication	Accredo
Specialty Generic	10% Co-insurance (\$125.00 Maximum)
Specialty Preferred Brand	10% Co-insurance (\$125.00 Maximum)
Specialty Non-Preferred Brand	20% Co-insurance (\$150.00 Maximum)

#### **Retail and Mail Order Pharmacies**

Moravian University participates in the Express Scripts pharmacy network. Contact RxBenefits Member Services at 1.800.334.8134 to inquire about a specific pharmacy.

#### **Generic Policy - Dispense As Written (DAW)**

If a Brand name drug is filled when a Generic equivalent is available, you will be required to pay the Brand cost share plus the difference in cost between the Generic and Brand name drug.

#### **Maintenance Drug**

A medication that is used for chronic health conditions on an ongoing or long-term basis (e.g., antihypertensive medication taken daily to control high blood pressure). After two 30-day supply fills at a retail pharmacy location, your plan requires maintenance medications be filled in 90-day supplies by Express Script's mail order pharmacy.

#### **Preventive Medications**

Your employer's plan is subject to the Affordable Care Act (ACA) which requires the coverage of a number of preventive items and services at 100% and ensures these items and services are not subject to deductibles, maximum out of pockets, or other limitations such as annual caps or limits. You may contact RxBenefits Member Services at 1.800.334.8134 if you have specific drug questions or register at <a href="express-scripts.com">express-scripts.com</a> to check drug costs and coverage.

#### **Compound Drugs**

For compound drugs to be covered, they must satisfy certain requirements. In addition to being medically necessary and not experimental or investigative, compound drugs must not contain any ingredient on a list of excluded ingredients. Any denial of coverage of a compound drug may be appealed in the same manner as any other drug claim denial under this coverage. Compounded medications equal to or exceeding \$300 per script will require prior authorization.

#### High Dollar Claim Review, Prior Authorization and Appeals program (HDCR)

Medication costs exceeding \$1,000 per 30-day supply and \$3,000 per 90-day supply require prior authorization.

#### Low Clinical Value Drug List (LCV)

Separate formulary exclusion list including low clinical value drugs, me too/chemically similar drugs, new to market drugs, and non-essential.

#### **Formulary**

A list of Federal Drug Administration (FDA) approved Prescription Drugs and supplies developed by a Pharmacy and Therapeutics Committee, and/or customized by Express Scripts or RxBenefits. This list reflects the current clinical judgment of practicing health care practitioners based on a review of current data, medical journals, and research information. In your prescription drug coverage, the Formulary Drug list is used as a guide for determining your costs for each prescription. Drugs not listed on the National Preferred Formulary may not be covered. Your formulary is National Preferred.

The following lists are not all-inclusive, but rather are lists of the most commonly used prescription drugs. These lists are subject to change. The Express Scripts formulary provides an up-to-date list of medications that may be covered by the program. The Express Scripts formulary may be found online at <a href="mailto:express-scripts.com">express-scripts.com</a>. You may also contact RxBenefits Member Services at 1.800.334.8134 to learn whether a specific drug is covered.

#### **Covered Drugs and Supplies**

The following examples of Covered Drugs and supplies may be available with your prescription benefit coverage. FDA-approved pharmaceuticals requiring a written prescription, issued by a licensed physician, dentist, osteopath, podiatrist, optometrist (licensed professionals) or licensed advance practice certified nurse and dispensed by a licensed pharmacist. Please contact RxBenefits Member Services at 1.800.334.8134 if you have specific drug questions or register at <a href="mailto:express-scripts.com">express-scripts.com</a> to check coverage.

- Addyi-HSDD Agents
- · Anti-Obesity/Anorexiants
- Diaphragms & Cervical Caps
- Emergency Contraceptives
- Federal Legend Drugs
- Fertility(Injectable)
- Fertility(Intra-Vaginal)
- Fertility(Oral)
- HCR/ACA Vaccines
- Hemophilia Factors
- Implantable Contraceptives
- Impotency Drugs
- Injectable Contraceptives
- Insulin
- IUDs
- Non-Insulin Syringes
- Oral, Extended Cycle, Transdermal, Intravaginal, Contraceptives ACA
- OTC Contraceptives
- OTC Diabetic Supplies
- Prescription Vitamins
- Self Injectable Medications
- Smoking Cessation (OTC)
- Smoking Cessation (Rx)
- Specialty Medications

#### **Covered Drug Limitations**

Certain Prescription Drugs are covered up to preset limits. These limits are based upon standard FDA approved dosing for the medications. If you request that a prescription be filled for a drug that is subject to quantity limitations, the prescription will be filled up to the preset limits. In some cases, it may be medically necessary for you to exceed the preset limits. In those instances, Prior Authorization is required. In such cases your doctor may initiate Prior Authorization by calling RxBenefits toll-free at 1.800.334.8134. Many drugs are subject to quantity limitations for patient safety based on FDA guidelines. Your plan has identified the following drug categories for Quantity Limits.

- · Anti-Diabetic Agents
- · Antifungal Agents
- Anti-Inflammatory Eye Agents
- Anti-Influenza Agents
- Anti-nausea Agents
- Asthma and COPD Agents
- Contraceptives
- Constipation Medications
- Erectile Dysfunction (ED) Agents
- Fertility Agents

- Glaucoma Agents
- High Blood Pressure Medications
- · High Cholesterol Medications
- Migraine Agent
- Nasal Steroids
- · Non-opioid Analgesics
- Opioid Analgesics
- Osteoporosis Agents
- Proton Pump Inhibitors
- Sleep Agents
- · Specialty Medications

For more information about specific drugs subject to coverage limitations, please call RxBenefits Member Services at 1.800.334.8134 or visit express-scripts.com.

#### **Prior Authorization and Appeals**

If a prescription drug claim is wholly or partially denied, you or your authorized representative has the right to appeal the decision. You or your authorized representative may appeal the denial no later than 180 days after receiving notice of an adverse claim decision. Appeals of prescription drug claims are handled by RxBenefits and are decided in accordance with the terms of the plan document. Following a clinical review, one of four actions will occur: the medication is approved, the medication claim is denied, the doctor may decide to withdraw and prescribe a different medication, or the reviewer can dismiss the claim due to lack of communication from the prescriber. If denied, the appeal process is available. Your prior authorizations are handled by RxBenefits.

The following medications may require a prior authorization under your plan:

- Acne Topical Agents
- Allergen Extracts
- Diabetic Agents
- Dry Eye Syndrome Agents
- Erectile Dysfunction (ED) Agents
- · Hypoactive Sexual Desire Disord HSDD
- Migraine Agents
- · Oral Anti-hyperlipidemic
- Specialty Medications
- Testosterone
- Topical Anesthetics
- · Weight Loss Agents

#### **The Appeal Process**

If denied, the member may appeal the decision. Upon appeal, a second pharmacist reviewer will evaluate the prior authorization and make a decision (approved/denied). If denied a second time, a final appeal may be made, which is forwarded to an outside medical reviewer. If denied, there are no further appeals.

Your doctor may initiate the Prior Authorization, quantity limit, high dollar claim review or any other rejection process by calling RxBenefits at 1.800.334.8134.

#### **Exclusions**

Coverage is not provided for:

- OTC Products
- · Standard OTC Equivalents
- Insulin Pumps
- Hair Growth Stimulants
- Inhaler Assisting Devices
- Injectable/Implantable Medications
- Alleray Extracts

#### **Pharmacy Identification Card (ID Card)**

Your pharmacy ID card enables you to participate in the prescription drug card program. Present your separate pharmacy ID card to the pharmacist when obtaining a prescription to ensure you get the benefit of the prescription drug card program. Please contact RxBenefits Member Services at 1-800-334-8134 for pharmacy processing information.

#### **Definitions:**

#### **Co-Insurance**

The percentage of charges a Participant is required to pay for covered prescription drugs.

#### **Copayment (Copay)**

The specified charge you are required to pay for a Covered Drug.

#### **Brand-Name**

A Prescription Drug that is protected by a patent, supplied by a single company and marketed under the manufacturer's brand name.

#### **Generic Drug**

A generic drug is identical to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. Although a generic drug is chemically identical to its branded counterpart, it is typically sold at substantial discounts from the branded drug's price.

#### **Over-the-Counter Drug (OTC)**

Any medical substance that can be purchased without a prescription. OTC medications are not covered by your plan unless otherwise stated.

#### Non-Preferred Brand

Non-Preferred Brand is a Brand Name prescription drug that does not appear on the formulary of Brand Name Drugs designated by Express Scripts as Preferred. Members may pay a higher cost for Non-Preferred Brand-Name Prescription Drugs than for Preferred Brand-Name prescription Drugs.

#### **Preferred Brand Drug**

Preferred Brand Drug is a prescription drug that appears on the formulary of Brand-Name Prescription Drugs designated by Express Scripts Preferred. This list is subject to periodic review and modifications by Express Scripts. Members may obtain a copy of this list by contacting RxBenefits Member Services at 1.800.334.8134 or by registering on <a href="express-scripts.com">express-scripts.com</a>. Members pay a lower copay/co-insurance for Preferred Brand-Name Prescription Drugs than for Non-Preferred Brand-Name Prescription Drugs.

#### For More Information About the Prescription Benefit Coverage

Moravian University has partnered with Express Scripts and RxBenefits to provide prescription drug benefits. Express Scripts serves as the pharmacy benefit manager and RxBenefits administers the prescription drug program.

The website, <u>express-scripts.com</u>, is designed to help you explore ways to track your prescription benefits. You may use the site to locate pharmacies and compare prescription drug costs.

#### **Ouestions?**

Contact RxBenefits Member Services for information regarding the prescription drug program at 1.800.334.8134.

RxBenefits, Inc. does not provide legal advice. Nothing herein or in any other documents provided by RxBenefits, Inc. should be construed, or relied upon, as legal advice. It is the responsibility of the employer/plan sponsor and not RxBenefits, Inc. to determine the contents of its group health plan document and related summary plan description. The employer/plan sponsor should consult with its legal counsel regarding the contents of its group health plan and summary plan description, and the legal requirements that may be applicable thereto. For plan members with questions about plan coverage, please consult your HR Department.

# Getting Started with Home Delivery from the Express Scripts Pharmacy<sup>SM</sup>

#### Online access to savings and convenience

Whether you are viewing the member website or using the Express Scripts<sup>®</sup> mobile app,<sup>1</sup> you can easily manage your home delivery prescriptions:

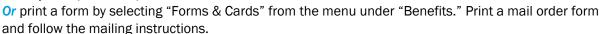
- Check order status
- Refill and renew prescriptions
- Check prices and coverage
- Find convenient pharmacies
- View your Rx claims and balances
- Pay your balance using a variety of payment options
- View our therapeutic resource centers for information
- And much more

#### To access the member website ...

Log in to express-scripts.com (Register if it is your first visit. Just have your member ID or SSN handy.)

#### If you have a NEW prescription ...

Get started by contacting your doctor to request a 90-day prescription that he or she can e-prescribe directly to Express Scripts



Or call us and we'll contact your doctor for you.

90-day supply

10 mg, generic View details

2 refills remaining

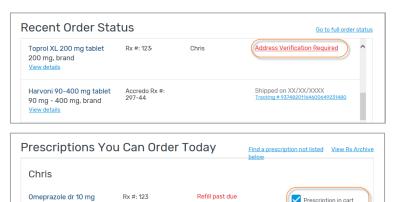
Please allow 10 to 14 days for your first prescription order to be shipped.

#### If you already have a prescription ...

Check Order Status online or using our app to view details and track shipping.

Transfer retail prescriptions to home delivery. Just click Add to Cart for eligible prescriptions and check out. We'll contact your provider on your behalf and take care of the rest. Check Order Status to track your order.

Prescription in cart







Refill and Renew Prescriptions for yourself and your family while online or while using our app. Just click Add to Cart for eligible prescriptions and check out. We'll contact your provider on your behalf, if renewals are included, and take care of the rest.

You may be running low on this medication



# Member Services **Quick Reference Card**

#### **Member Services for Member Support**

RxBenefits' experienced, high-performing call center team delivers a superior level of service.

#### **Availability**

Member Services assists you with questions or concerns regarding your pharmacy benefits such as:

**Benefit Details** 

Claims Status

**Pharmacy Network** 

Coverage Determination/Inquiries

Mail and Specialty Scripts

**Pharmacy Information** 

#### **Key Details on Common Issues**

# Pharmacy Benefits & Coverage Inquiries

As plan members, you and your dependents can call for questions related to:

**Coverage Questions** 

**Clinical Programs** 

Copay

Deductible Issues

#### **Paper Claims**

Submit prescription receipts along with your specific PBM's claim form to be processed for direct reimbursement. Claims should be mailed to the address listed on your ID card or fax them to RxBenefits at 205.449.5225.

800.334.8134 or CustomerCare@rxbenefits.com 7:00 AM to 8:00 PM CT Monday – Friday







# Registering with Express Scripts

#### Online access to savings and convenience

Manage your medicines anywhere, any time with express-scripts.com and the Express Scripts® mobile app

Register now so you can experience:

More savings.

Compare prices of medicines at multiple pharmacies. Get free standard shipping¹ from the Express Scripts Pharmacy<sup>SM</sup>.

#### • More convenience.

Get up to 90-day supplies of your long-term medicine sent to your home. Order refills, check order status, and track shipments. Print forms and ID cards, if needed.

#### More confidence.

Talk with a pharmacist from the privacy of your home any time, from anywhere. Find the latest information on your medicine, including possible side effects and interactions.

#### More flexibility.

Download the Express Scripts mobile app to manage your medicines, find nearby pharmacies and get directions, and use your virtual ID card while on the go.

#### **Get Started Today!**

Registering is safe and simple. Your information is secure and confidential. Please have your member ID number or SSN available.

- Go to <u>express-scripts.com</u> and select <u>Register</u>, or download the <u>Express Scripts</u> <u>mobile app</u> for free from your mobile device's app store and select <u>Register</u>.
- Complete the information requested, including personal information and member ID number or Social Security number (SSN). Create your username and password, along with security information in case you ever forget your password.
- Click Register now and you're registered.
- To set preferences,<sup>2</sup> select Communication Preferences from the menu under Account, then scroll to Communication and Viewing Preferences. Click Edit preferences. Preferences can only be selected via the member website.

Members who have **touch or facial ID authentication** on their mobile devices can enable it to log in to their Express Scripts account on the mobile app, if desired.

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  m 1}$  Standard shipping costs are included as part of your prescription plan benefit.
- <sup>2</sup> Preferences include the option to share your prescription information with other adult members of your household (aged 18+) covered under your prescription drug plan.
  - All covered adults (aged 18+) in the household need to register separately.
  - When you grant permission to share your prescription information with other registered household members, they can view your information, place orders on your behalf and more.

The Express Scripts mobile app is available for iPhone®, iPad®, and Android™ mobile devices.









# **RxBenefits' Pharmacy FAQ**

#### Who is RxBenefits?

Founded in 1995, Birmingham, AL-based RxBenefits is the employee benefit industry's first and only technology-enabled pharmacy benefits optimizer (PBO). We are a growing team of more than 500 pharmacy pricing, contract, service, technology, data, and clinical experts that work together as one team towards one common goal: putting the benefit back in pharmacy benefits. We focus exclusively on helping employee benefits consultants, and their self-insured clients, access and deliver an affordable, best-in-class pharmacy benefit.

#### **How Do I Learn More About My Prescription Benefits?**

Your pharmacy benefits are part of the specific insurance coverage selected by your employer, and are designed to help you access your prescriptions at the right time and at the best cost. Simply present your prescription benefit ID card and prescription at the in-network retail pharmacy of your choice. The pharmacist will use your prescription and member information to determine if the medication is covered by your plan, and if so, your co-payment or co-insurance.

Details of your specific benefits plan including drug coverage can be found in your Prescription Benefit Coverage (PBC). The PBC is a snapshot of your health plan's co-pays, benefits, covered healthcare services, and other features that are important to you and your family in easy-to-understand terms. If you have any questions or issues, please call RxBenefits' Member Services Team at 800.334.8134.

#### Where can I get my prescriptions filled in-person?

Your pharmacy benefit gives you access to a large retail pharmacy network that includes thousands of pharmacies throughout the United States. That means you have convenient access to your prescriptions wherever you are - at home, work, or even on vacation. You'll get the most from your benefits by using a participating pharmacy. For a list of participating pharmacies, access your PBM's website for more information.

**Note:** Choosing a non-network pharmacy means you'll pay the full cost of the prescription up front. You will need to then submit a claim form to your plan for reimbursement.

#### What Is A Drug List/Formulary?

All prescription benefit plans, including yours, use what is called a "formulary" that may also be referred to as a drug list. The formulary / drug list contains brand-name and generic medications that are covered by your plan. All medications on the formulary have been approved by the Food & Drug Administration (FDA) and have been reviewed and recommended by your plan's Pharmacy & Therapeutics (P&T) Committee. The P&T Committee is an independent group of practicing doctors, pharmacists, and other healthcare professionals responsible for the research and decisions surrounding the drug list based on various factors including their safety and effectiveness.

If your healthcare provider prescribes a medication that is not on the drug list/formulary, it will not be covered, and you will be responsible for the full cost of the medication. If your healthcare provider prescribes a non-covered medicine, talk with them about prescribing a medication that is on the drug list/formulary instead.



#### **RxBenefits' Pharmacy FAQ (continued)**

Please call the Member Services number on the back of your ID card at any time to determine if a particular medication is (or is not) on your approved formulary and covered by your plan. Or you can refer to your Prescription Benefit Coverage (PBC) for coverage limitations and exclusions.

#### What Is A Prior Authorization?

Certain prescription drugs may require a "prior authorization" before you can fill the prescription. Some drugs require prior authorization because they may not be a good fit for every patient. Prior Authorization ensures your safety and helps limit your out of pocket costs.

When a medication requires prior authorization, your healthcare provider will need to send documentation to an independent pharmacy reviewer who will review the documentation to ensure the medication is a good fit for you and your benefit coverage. If you use home delivery, it is important that your prescriber obtain prior authorization before you can fill your prescription.

We never want you to go without an appropriate medication to treat your condition. If you are having trouble getting a medication filled because it requires prior authorization, please call the Member Services number on the back of your ID card. We will do everything we can to assist you and your healthcare provider in getting the prior authorization processed promptly.

## What Is The Difference Between Generic & Brand Medications? How Does It Affect My Benefits?

A brand-name drug is usually available from only one manufacturer and may have patent protection. A generic drug is required by law to have the same active ingredients as its brand-name counterpart but is available only after the patent expires on a brand-name drug. You can typically save money by using generic medications.

- Yes. Generic medications as safe and effective as brand-name drugs?

  Yes. Generic medications are regulated by the FDA. In order to pass FDA review and be A-rated, the generic drug is required to be therapeutically equivalent to its counterpart brand-name medication. It must have the same active ingredients as well as the same dosage and strength.
- Why are generic medications less expensive? Normally, a generic drug is introduced to the market only after the patent has expired on its brand-name counterpart. At that point, it can be offered by more than one manufacturer, increasing competition. Generic drug manufacturers generally price their products below the cost of the brand-name versions in order to compete.
- How can I request a generic medication? Your healthcare provider and pharmacist are the best sources of information about generic medications. Simply ask one of them if your prescription can be filled with an equivalent generic medication. You may be subject to higher cost sharing for brand drugs.



## **RxBenefits' Pharmacy FAQ (continued)**

#### Can My Prescription Be Switched To A Drug With A Lower Co-Payment?

If your current prescription medication is not a generic, call your healthcare provider and ask if it's appropriate for you to switch to a lower cost generic drug. The decision is up to you and your healthcare provider.

You can also select lower cost options from your PBM's website where you manage your current prescriptions. You'll get information to discuss with your healthcare provider and the tools to get started.

#### **How Do I Order Medications Using Home Delivery?**

Home delivery is a convenient service for members who take medications to treat a chronic condition on an ongoing basis. Examples of conditions that may require maintenance medications include hormone replacement, asthma, diabetes, high blood pressure, high cholesterol, arthritis, and many other routine prescriptions delivered directly to your door so you never miss a dose. Depending on how your plan is designed, ordering maintenance medications using home delivery may also be more cost-effective. Check your plan details for more information on how copays vary using home delivery vs. a retail pharmacy.

#### I Am Going To Be Out Of Town For An Extended Period. How Do I Get An Extra Supply Of Drugs To Cover Me For That Time?

If you are going to be out of town for an extended period and need extra medication, call the member services number on the back of your member ID card to request a vacation override. You must provide the member services representative with both the date you are leaving and the date you are returning. RxBenefits will place the override in the system and you can pick up your medication at your local pharmacy.

#### Who do I contact with questions about my specific plan and/or medications?

Your RxBenefits Member Services Team is available to answer any questions you may have. You can reach them Monday – Friday from 7:00 a.m. to 8:00 p.m. CT by calling **800.334.8134** or emailing **CustomerCare@rxbenefits.com**.

# My RxBenefits

# Online Access to Your Pharmacy Benefits

By registering for My RxBenefits, you'll gain access to robust information related to your pharmacy benefits.

Access your information when it's convenient for you, anytime, 24 hours a day, 7 days a week.







NEW for January 2024

# My RxBenefits will allow you to:

- Access real-time prior authorization status, including explanations of determinations, and view 18 months of previous prior authorization activity
- Receive timely communication and personalized updates for alternative medication therapies related to anti-inflammatory and dermatological conditions
- View 18 months of pharmacy claims (including claims for eligible dependents)
- View, download and email copies of ID cards
- Access your account across multiple devices, including computers, tablets, and cell phones
- Manage your communication preferences
- View pharmacy benefits coverage information

Sign up to be notified when the portal is available: https://signup.rxbenefits.com