



Welcome to Express Scripts

HOW TO GET THE MOST FROM YOUR PRESCRIPTION-DRUG BENEFIT



STATE OF MARYLAND



EXPRESS SCRIPTS®

welcome

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Getting Started with Express Scripts

At Express Scripts, the company chosen by State of Maryland to manage your prescription-drug benefit, we're ready to serve you.

You should have already received your member ID card. You'll need your card when you have a prescription filled at a participating pharmacy or order your prescriptions online through the Express Scripts Pharmacy.





Your prescription-drug benefit at a glance

One of the ways we maintain coverage of quality, cost-effective medications is by offering you choices when it comes to getting your prescriptions. The following information illustrates your copayments based on the type of prescription you have filled and where you have it filled.

ACTIVE EMPLOYEES

Retail network pharmacy copayments (up to a 45-day supply)

- \$10 for each generic drug
- \$25 for each preferred brand-name drug
- \$40 for each nonpreferred brand-name drug

90-day retail, or home delivery from the Express Scripts PharmacySM copayments (46- to 90-day supply)

- \$20 for each generic drug
- \$50 for each preferred brand-name drug
- \$80 for each nonpreferred brand-name drug

Out of Pocket Max is \$1000 individual/\$1500 family

RETIREES

Retail network pharmacy copayments (up to a 45-day supply)

- \$10 for each generic drug
- \$25 for each preferred brand-name drug
- \$40 for each nonpreferred brand-name drug

90-day retail, or home delivery from the Express Scripts Pharmacy copayments (46- to 90-day supply)

- \$20 for each generic drug
- \$50 for each preferred brand-name drug
- \$80 for each nonpreferred brand-name drug

Out of Pocket Max is \$1500 individual/\$2000 family

SLEOLA

Retail network pharmacy copayments (up to a 45-day supply)

- \$5 for each generic drug
- \$10 for each preferred brand-name drug
- \$25 for each nonpreferred brand-name drug

90-day retail, or home delivery from the Express Scripts Pharmacy copayments (46- to 90-day supply)

- \$10 for each generic drug
- \$20 for each preferred brand-name drug
- \$50 for each nonpreferred brand-name drug

Out of Pocket Max is \$700 family (there is no individual max)

Your plan's preferred medications

The list of prescription drugs that are covered under your plan has been chosen to help keep prescription-drug costs down. This Preferred Drug List (Prime Formulary) offers a wide selection of generic and brand-name prescription drugs. You can access the Preferred Drug List at Express-Scripts.com, or call us at **877.213.3867**.

Two ways to fill your prescriptions

You have two ways to fill your prescriptions, depending on your medication needs:

1. Long-term medication needs – fill through home delivery from the Express Scripts Pharmacy
2. Short-term medication needs – fill at a participating retail pharmacy

Both options are explained in greater detail on the following pages.

1. LONG-TERM MEDICATION NEEDS

Filling your prescriptions through home delivery from the Express Scripts Pharmacy

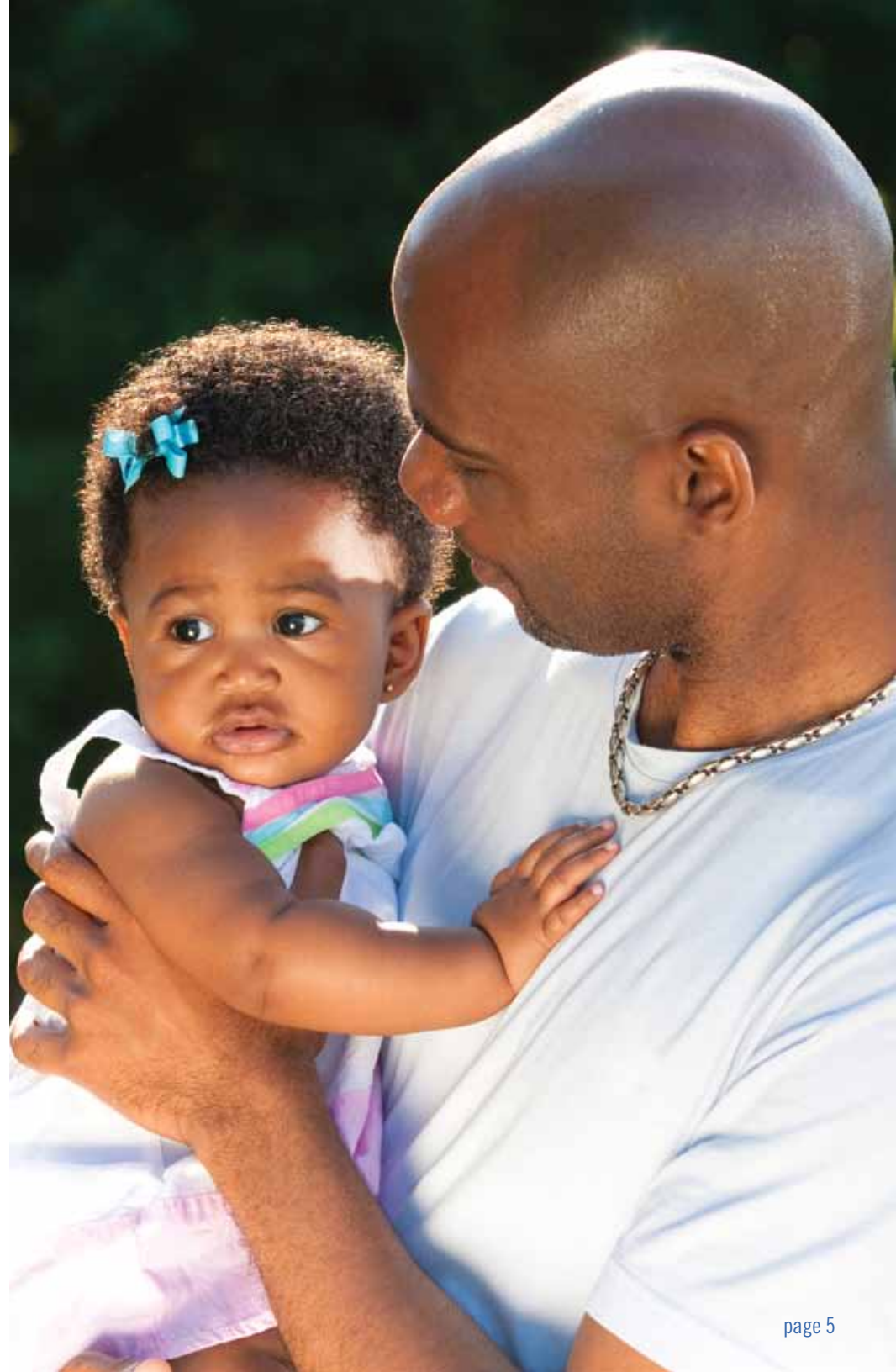
Home delivery offers the best value for the prescription drugs you take on a regular basis for conditions such as asthma, heartburn, high blood pressure and high cholesterol.

Benefits of home delivery

- Get your prescriptions delivered directly to your home in a plain, weather-resistant pouch for privacy and protection; standard shipping is free.
- Speak with a pharmacist at any time, day or night, year round.
- Order refills by telephone or online at your convenience.

Getting started with home delivery from the Express Scripts Pharmacy

A home delivery order form was included with both your member ID card packet and this State of Maryland handbook. You can also print additional forms or start home delivery by going to StartHomeDelivery.com or by calling **877.213.3867**.





FILLING A PRESCRIPTION THROUGH THE EXPRESS SCRIPTS PHARMACY

ONLINE

1. Ask your doctor to write a prescription for up to a 30-day supply and fill it immediately at your local pharmacy.
2. After you've filled your 30-day prescription, go to [StartHomeDelivery.com](https://www.starthomedelivery.com), click "Register Now" and follow the prompts to set up your account.
3. When your registration is complete, you will be notified of an opportunity to save on your new prescription and any other savings opportunities you may have. Follow the prompts and Express Scripts will contact your doctor to obtain a prescription for up to a 90-day supply of your medication.

BY MAIL

1. Ask your doctor to write two prescriptions: one for up to a 30-day supply that you can fill immediately at your local pharmacy; one for up to a 90-day supply of your medication, plus refills for up to one year.
2. Complete a home delivery order form. You can print an order form from [StartHomeDelivery.com](https://www.starthomedelivery.com).
3. Mail the completed form, your written prescription for your 90-day supply and payment* to:

Express Scripts
PO Box 66558
St. Louis, MO 63166-6558

**To help avoid delays, be sure to include payment with your order.*

VIA FAX

1. Ask your doctor to write two prescriptions: one for up to a 30-day supply that you can fill immediately at your local pharmacy; one for up to a 90-day supply of your medication, plus refills for up to one year.

2. Complete a home delivery order form. You can print an order form from [StartHomeDelivery.com](https://www.starthomedelivery.com).
3. Have your doctor or a member of your doctor's staff fax your completed order form to Express Scripts at **866.272.8856**. Faxes must be sent from your doctor's office. Faxes from other locations, such as your home or workplace, won't be accepted.

FREE STANDARD DELIVERY

Your prescription drug will be mailed to your home via standard U.S. Postal Service delivery at no charge, within five business days from the day we receive the prescription. Overnight delivery is available, at an additional cost to you. The cost varies depending on your city and state.

CONSOLIDATION OF REFILLS

What does consolidation of refills mean?

If your doctor writes a prescription for a 30-day supply with 11 refills (12 "fills" in all), Express Scripts will fill your prescription for a 90-day supply of medication. You'll then have 3 more 90-day refills remaining.

We prefer that your doctor write a prescription for a 90-day supply with 3 refills. Express Scripts will, if possible, consolidate your refills to save you money. Refills for some medications (such as controlled substances, sleeping medications, inhalers and certain other drugs) cannot be consolidated.

How will this save you money?

Consolidating your prescription will enable you to receive a 90-day supply for the applicable 3-month home delivery copayment rather than pay 3 separate 30-day copayments. And, you won't need to refill as often.

Again, it's best if you inform your doctor in advance that your home delivery prescription should be written for a 90-day supply, with 3 refills.

NOTE: If you live in the states of Oklahoma or Texas, Express Scripts is prohibited by state law from consolidating your prescription. To save money, have your doctor write your prescription for a 90-day supply with 3 refills.



2. SHORT-TERM MEDICATION NEEDS

Filling your prescriptions at a participating retail pharmacy

A retail pharmacy is your most convenient option when filling prescriptions that you need immediately, such as antibiotics for strep throat or pain relievers for an injury. Simply present your Express Scripts member ID card and written prescription to your pharmacist, and pay your copayment as shown on page 3.

You can locate the nearest participating retail pharmacy at any time at [Express-Scripts.com](https://www.express-scripts.com) or by calling **877.213.3867**.

USING AN OUT-OF-NETWORK PHARMACY

If you use an out-of-network pharmacy, you must pay the entire cost of the prescription and then submit a claim for reimbursement.

FILING A CLAIM

Claims must be submitted within 365 days of the prescription purchase date. Claim forms are located online at [Express-Scripts.com](https://www.express-scripts.com) and can be requested by calling your State of Maryland Member Services team at **877.213.3867**.

CuraScript, the Express Scripts specialty pharmacy

CuraScript®, the Express Scripts specialty pharmacy, is a full-service specialty pharmacy that provides personalized care to individuals with chronic, complex health conditions. CuraScript offers several comprehensive patient-care management programs specific to major medical conditions such as cancer, hemophilia, hepatitis, multiple sclerosis, psoriasis, pulmonary arterial hypertension, respiratory syncytial virus, rheumatoid arthritis and more. Through disease-specific patient-care management programs, you can receive a complete range of services and specialty medications – many of which are costly and often unavailable at retail pharmacies.

CuraScript provides:

- Patient counseling – convenient access to highly trained specialty experts, including pharmacists, nurses and patient care coordinators who provide the support you need to manage your condition
- Patient education – clinicians and disease-specific educational materials available 24/7
- Convenient delivery – coordinated delivery to your home, your doctor's office or any other approved location
- Refill reminders – ongoing refill reminders from a patient care coordinator
- Language assistance – translation services are available for non-English speaking patients

To learn more, please call **866.848.9870**.



Prior authorization

At times, certain prescription drugs require a prior authorization review before they can be covered.

To initiate a prior authorization request, have your healthcare professional contact the Express Scripts prior authorization specialist at **800.417.8164**.

Step therapy

Step therapy is designed for people who regularly take prescription drugs to treat ongoing medical conditions, such as arthritis, asthma or high blood pressure. Step therapy is all about health and value – about getting the most effective medication for your money. That means getting a tried-and-true medication that's proven safe and effective for your condition at the lowest possible cost.

How does step therapy work? Prescription medications are grouped into categories:

- **Step 1 medications** are generic drugs that have been rigorously tested and approved by the U.S. Food & Drug Administration (FDA). These medications should be prescribed first because generics can provide the same health benefits as more-expensive medications but at a lower cost.
- **Step 2 medications** are brand-name drugs such as those you see advertised on TV. They're recommended only if a Step 1 medication doesn't work for you. Step 2 medications almost always cost more.

What if your doctor prescribes a Step 2 medication? Ask if a generic (Step 1) medication may be right for you. Please share your formulary – the list of prescription drugs covered by your plan – with your doctor. The pharmacy will not automatically change your prescription; your doctor must write a new prescription for you to change from a Step 2 medication to a Step 1 medication. If a Step 1 medication is not a good choice for you, then your doctor can request prior authorization to determine if a Step 2 medication will be covered by your plan.

Who decides which prescription drugs are included? Step therapy is developed under the guidance and direction of independent licensed doctors, pharmacists and other medical experts. Together with Express Scripts, they review the most current research on thousands of prescription drugs tested and approved by the FDA for safety and effectiveness. Then they recommend appropriate prescription drugs for the step therapy program, and State of Maryland chooses the medications that will be covered in your prescription-drug plan.

For more information on step therapy, visit [Express-Scripts.com](https://www.express-scripts.com) or call **866.272.7320**.



Your personal health and prescription information

In order to provide you with pharmacy services and to administer your prescription-drug benefit, Express Scripts may require personal health and prescription-drug information from you, your doctor or your retail pharmacy. We only use this information to verify your identity and pricing under the program; to check for adverse drug interactions; to accurately process your prescription order; and to keep you informed about the proper use of your medications, available treatment and benefit options.

Under the terms of our contract with State of Maryland, Express Scripts is required to provide individual pharmacy claims data for payment processing and record-keeping without identifying individual members. As part of the contract, Express Scripts is obligated to report any unusual activity that may constitute fraud or abuse of benefits.

State of Maryland and Express Scripts also may use information and prescription data gathered from claims submitted for reporting and analysis purposes without identifying individual members.

HIPAA COMPLIANCE AND INFORMATION PRIVACY

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions to ensure privacy of your personal health information. Express Scripts is committed to meeting both the HIPAA and State of Maryland guidelines related to protecting your privacy.

Quick reference guide

GO ONLINE

If you have Internet access, you can take advantage of the Express Scripts website. **Register today at [Express-Scripts.com](https://www.express-scripts.com) to:**

- Order refills of your prescriptions from the Express Scripts Pharmacy
- Track the status of your prescriptions from the Express Scripts Pharmacy
- Check prescription pricing and coverage
- Request Express Scripts Pharmacy home delivery order forms and envelopes
- Locate a participating retail pharmacy and download claim forms
- Obtain health information and much more

CALL

Call Express Scripts Member Services at 800.467.2006 to:

- Ask questions about your prescription-drug benefit
- Request Express Scripts Pharmacy home delivery order forms or envelopes
- Find the nearest participating retail pharmacy
- Request claim forms for prescriptions filled at nonparticipating pharmacies
- Speak with a Member Services representative
- Speak with a registered pharmacist
- Order refills

All services listed are available 24 hours a day, 7 days a week.

To access TTY service for hearing-impaired members, call **800.899.2114**.

FAX

Your doctor may fax your prescriptions to the State of Maryland Express Scripts Pharmacy fax line at **877.213.3867**.

Getting More Information

EXPRESS SCRIPTS

Within the U.S.

877.213.3867 *(toll free)*

Every day, 24 hours a day

Express-Scripts.com

CURAScript

(the Express Scripts specialty pharmacy)

888.773.7376 *(toll free)*

Weekdays, 8 a.m. to 9 p.m.

Saturday, 9 a.m. to 1 p.m.

CuraScript.com