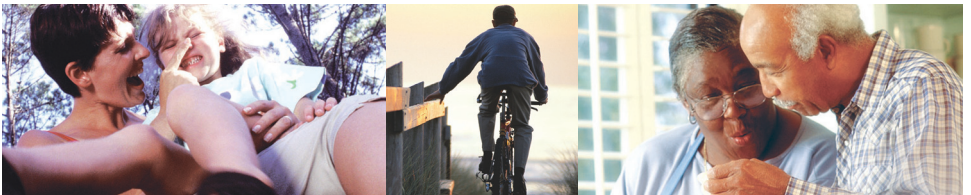




Your Prescription Drug Benefit Handbook



Welcome!

We're proud that your health plan has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're in good company. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

What's inside:

Your prescription drug benefit plan at a glance* 3

Medications preferred by your plan 3

Your pharmacy options.....4

Online services..... 6

General information..... 7

Other things you should know 8

Your prescription drug benefit plan at a glance*

Your plan gives you the option of getting your covered prescriptions through mail order or a participating retail pharmacy.

For your short-term prescription needs, you may visit a participating retail pharmacy. When you present your prescription drug ID card, you will be charged a co-payment for your prescription. For medication you take on an ongoing basis, using **Medco By Mail** offers you convenience and potential cost savings.

Your official plan document contains more specific information about your pharmacy coverage.

*This information is an overview of your health plan prescription drug benefit. Benefits and co-payments are subject to change by your health plan.

Medications preferred by your plan

Your plan includes a list of prescription drugs that are preferred by your plan because they help to control rising prescription drug costs. This list, sometimes called a formulary, has a wide selection of generic and brand-name medications.

Bring the enclosed list of your plan's preferred medications with you to each doctor visit to discuss whether a drug on the list is right for you. If you need information about it now, visit us at **www.medco.com** or call Member Services.

Your pharmacy options

Retail pharmacies

You may want to use a **participating retail pharmacy** for short-term prescriptions (such as antibiotics to treat infections). Be sure to show your prescription drug ID card to the pharmacist, and pay your retail co-payment for each prescription.

To find a participating retail pharmacy near you:

- Visit **www.medco.com** and click "Locate a pharmacy."
- Ask at your retail pharmacy whether it participates in the Medco network.

If you use a nonparticipating retail pharmacy, you must pay the entire cost of the prescription and then submit a reimbursement claim to Medco. Plans that allow members to use nonparticipating retail pharmacies generally reimburse the amount the drug would have cost at a participating retail pharmacy minus your retail co-payment.

If you use a nonparticipating pharmacy, your plan may not reimburse the cost of your prescriptions. You may call Member Services to learn whether your plan reimburses for costs incurred at a nonparticipating pharmacy.

Medco By Mail pharmacies

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

Medco By Mail advantages:

- **Get up to a 3-month supply** (typically 90 days) compared with a 1-month supply (typically 30 days) at retail of each covered medication for **just one mail-order co-payment**.
- **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**—check, money order, credit card, or our automatic payment program.

- **Standard shipping is free.**

To determine the amount of your order, price your medications online at **www.medco.com** or call Member Services. You can elect to have your credit card automatically charged by enrolling in Medco's automatic payment program.

Please note: Payment should be included at the time your order is placed. If you do not include payment with your order and the amount you owe exceeds the set amount determined by your plan, we will not be able to process your order.

How to start saving with Medco By Mail

- 1 When using **Medco By Mail**, be sure to ask your doctor to write a prescription for an extended supply, typically 3 months or 90 days, of each medication (plus refills for up to 1 year, if appropriate). A prescription for a 1-month (30-day) supply with refills cannot be combined to equal a 3-month (90-day) supply.
- 2 Fill out the enclosed **Medco By Mail** order form.
- 3 Send the completed form, your prescription, and your payment option in the **Medco By Mail** envelope provided.

Your medication usually will be delivered within 8 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 a 14-day supply and fill it at a participating retail pharmacy while your mail-order prescription is being processed.

You can also choose to sign up for **Medco By Mail** online. To register, visit **www.medco.com** and follow the easy instructions. Once you have registered, click "Order center" and follow the instructions. Medco will contact your doctor to transfer your current prescriptions to **Medco By Mail**.

You may also have your doctor fax your prescriptions. Ask your doctor to call 1 888 327-9791 for faxing instructions.

The Medco Special Care Pharmacy

Some conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency, and rheumatoid arthritis, are treated with specialty medications. If you use specialty medications, you'll appreciate the **Medco Special Care Pharmacy** extras, including:

- Up to a 90-day supply of your specialty medication for just one co-payment
- Access to nurses who are trained in specialty medications
- Answers to your questions about specialty medications from a pharmacist 24 hours a day, 7 days a week
- Coordination of home care and other healthcare services

For more information, call the **Medco Special Care Pharmacy** at 1 800 803-2523.

Online services

If you have Internet access, you can take advantage of Medco's award-winning, consumer-friendly website. More than 4 million members have registered at **www.medco.com** to:

- Review plan highlights and get health and wellness information.
- Compare brand-name and generic drug prices.
- Obtain order forms, claim forms, and envelopes.
- Submit mail-order refills.
- Check the status of **Medco By Mail** orders.
- Check and pay mail-order account balances.

General information

To contact Member Services

Member Services is available 24 hours a day, 7 days a week (except Thanksgiving and Christmas) by calling the toll-free number located on the back of your prescription drug ID card. Our Member Services representatives can:

- Help you find a participating retail pharmacy
- Send you order forms, claim forms, and envelopes
- Answer questions about your prescriptions or 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 Member Services.

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 **Medco By Mail** or **medco.com**TM—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. Please be assured that your doctor will always make the final decision on all your medications. If your doctor agrees to use a plan-preferred drug, you will never pay more and 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 **Medco By Mail**, 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 of the decision in writing. 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 at the request of your health plan.

Medco is a registered trademark of Medco Health Solutions, Inc.

© 2005 Medco Health Solutions, Inc. All rights reserved.

FORM # BI28570S