

Prescription Drug Program

The prescription drug program, administered by Express Scripts, helps with the cost of medications you need to take to maintain or restore your health.

HOW IT WORKS

If you elect medical coverage through the Board of Pensions, your coverage automatically includes prescription drug benefits at no additional cost to you.*

Simply present your Express Scripts identification card when filling a prescription at your local participating pharmacy. Or, for the greatest possible savings, fill your prescriptions through the Express Scripts home-delivery service.

To find participating pharmacies, log in or register at express-scripts.com or call Express Scripts at 800-344-3896. You may also call Quantum Health at 855-497-1237 for assistance.

* Those enrolled in Triple-S or GeoBlue should consult their plan for information about prescription drug benefits. Retired members covered by the Medicare Supplement Plan have access to similar prescription drug benefits through Express Scripts but do not receive reduced copays for preventive drugs.

YOUR COSTS FOR COVERED DRUGS

You share in the cost of medically necessary drugs prescribed for you and your enrolled family members. How much you pay varies depending on the type of drug and whether you fill your prescription at a retail pharmacy or through the plan's mail-order service.

To see the copay and/or coinsurance amounts for each type of covered drug, visit pensions.org/members.

Preventive drugs: Your out-of-pocket costs are lowest when using medications on the plan's designated preventive drug list. The preventive drug list, available on pensions.org, includes select prescription drugs that are highly effective in preventing or managing chronic conditions, such as diabetes and high blood pressure.

Generic and brand-name drugs: You can save on your out-of-pocket costs for covered non-preventive drugs by selecting generics or formulary brand drugs. The formulary is a list of preferred drugs reviewed and approved by a group of doctors and pharmacists based on clinical effectiveness and cost.

If a brand-name drug is used when an equivalent generic exists, you will be responsible for the cost difference between the brand-name and the generic, in addition to the applicable coinsurance.

Note: The EPO and HDHP do not cover non-formulary drugs.

Mail order: When you order maintenance medications (drugs used to treat ongoing conditions, such as diabetes, high cholesterol, and high blood pressure) through Express Scripts' home-delivery service, your cost for a 90-day supply is less than you would pay for the same quantity at a retail pharmacy.

Visit express-scripts.com/boardofpensions and use the **Price a Medication** tool to look up the estimated cost for covered drugs, find lower-cost alternatives, and more.

SPECIAL PROGRAMS

Some prescribed drugs are subject to the following special programs as ways to slow rising costs while providing you with safe and effective medications.

Step therapy requires that you first try certain cost-effective drugs (usually generics) to treat your medical condition before the plan will cover another drug for that condition.

Prior authorization requires you or your physician to get approval from Express Scripts before you fill prescriptions for certain drugs. If you do not get approval, the drug may not be covered.

Quantity limits apply on the amount of certain drugs that will be covered.



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Specialty Medications, typically used for complex conditions such as cancer, hepatitis, and multiple sclerosis, are limited to a 30-day supply due to high costs, special storage needs, limited shelf life, and frequent dosage changes. Specialty drugs must be purchased through Accredo, an Express Scripts specialty pharmacy. Call Accredo at 800-803-2523 for information.

LEARN MORE

For more information about the prescription drug program, visit pensions.org/members, or log in to express-scripts.com. If you have questions, call Express Scripts at 800-344-3896 or, for personalized assistance, call Quantum Health at 855-497-1237. You may also call the Board at 800-773-7752 (800-PRESPLAN).

EXCLUDED DRUGS

The Board of Pensions and Express Scripts work to slow the rise in drug costs by excluding certain medications from coverage when less expensive, clinically proven alternatives are available on the formulary.

- Always check the drug formulary and exclusion list, available on pensions.org, before filling a new prescription; the list is updated twice a year.
- If you fill a prescription for a drug that is excluded from coverage, you'll pay the full (unreduced) cost of the drug.



Automatic coverage

Prescription drug benefits are automatically included, at no additional cost, when you elect medical coverage through the Board of Pensions.



Convenience and flexibility

Fill prescriptions at a local participating pharmacy, or enjoy the convenience — and savings — of home delivery.



Cost-savings

Preventive drug benefits save you money on select drugs to prevent or manage chronic conditions. You can save on non-preventive drugs by choosing generics.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.



THE BOARD OF PENSIONS
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