

New Plan/Transition Questions

Q. *Why did we change prescription drug benefit administrators?*

A. We selected Medco because it is the acknowledged leader and most experienced full-service prescription drug benefit manager in the nation. Its strengths include a network of nearly 60,000 pharmacies nationwide, convenient mail-service pharmacies for easy ordering of refills, a full complement of Internet services (**medco.com**[®]), sophisticated drug use checks and balances, a round-the-clock clinical hotline for patients, and well-trained member service representatives.

Q. *When do we stop using WHI?*

A. As of 10/01/2009 WHI will no longer be authorized to service your claims. You will receive materials on your new program in September.

Q. *Who pays for my medications?*

A. You pay a share through your co-payment schedule. Polk County School Board pays the rest. As administrator of the plan that we have selected, Medco contracts with pharmaceutical companies and pharmacies to help make sure that we are receiving competitive prices and discounts.

Q. *Will I be able to keep going to the same pharmacy?*

A. With your new card, you will most likely be covered at the same pharmacy that you are used to, whether it's a chain or a local establishment.

Medco By Mail

Q. *I'm used to going to my local drugstore. Why should I switch?*

A. If you're taking medication regularly, you may be able to save money by using mail-order. In addition, you'll save time with the convenience of Medco By Mail. (Your initial prescription will be delivered within 10 to 14 days of your call.) Also, refill orders can be ordered online and delivered within 7 days.

Q. *Who fills my prescriptions?*

A. With mail-order, you can expect the same professional-quality service that you get at your neighborhood pharmacy. That's why we are staffed with licensed, registered pharmacists. Plus, our pharmacists are available 24 hours a day.

Q. *I'm concerned about harmful drug interactions. What precautions have you taken to prevent this occurrence?*

A. When your prescriptions are filled through Medco by Mail, they are reviewed for any potential drug interactions, based on your personal medication profile. This is especially important if you take many different medications or see more than one doctor. If there is ever a question about your prescription, one of our pharmacists will contact your doctor before dispensing the medication. These services are similar to those provided by your local pharmacy.

Q. *How do I pay for my prescription when using the mail-order pharmacy?*

A. For your convenience, we offer you the option of paying by check or credit card. Either way, you'll probably pay less by using mail-order.

Q. *How are medications shipped?*

A. Medco ships most medications via the U.S. Postal Service. Medications containing certain controlled substances are shipped by United Parcel Service (UPS). Medications that require refrigeration are shipped with ice packs via Federal Express. If necessary, you can request express shipping. Additional fees may be added to your bill.

Q. *How soon will I receive my Medco By Mail prescription?*

A. For first-time orders, you can expect to receive your prescription within 10 to 14 days. If your prescription is faxed or submitted online by your physician, turnaround times are usually faster. Refills usually arrive in 7 days. The best time to reorder is when you have about a 14-day supply of your medication remaining. This will help ensure that you receive the medication you need, when you need it. Refills received at the pharmacy by noon via our website or by our automated phone system will be shipped on the same day and total turnaround time is estimated within 2-3 days.

Q. *What if I have a question about my medication?*

A. If you have a question, please call Medco Member Services. Registered pharmacists are available to answer questions about your medication 24 hours a day, 7 days a week. Please also note that an information leaflet is included with most new prescriptions ordered from Medco explaining the purpose of the medication, correct dosages, and other helpful information.

Q. *How do I get started using Medco By Mail?*

A. Let your doctor know that your plan offers a mail-order service, as well as the maximum days' supply of medication (usually 90 days) plus refills for up to 1 year. You may mail your prescriptions in the special mail-order pharmacy order envelope or ask your doctor to call 1 888 EASYRX1 for instructions on how to fax them. If your order is faxed, your doctor must have your member number, which is located on your prescription drug ID card.

Q. *How can I check on the status of my Medco By Mail order?*

A. You may call Medco member services or find out over the Internet. You can find out the date your prescription was received, the status of your order, the date that your prescription was mailed to you, and other information. Medco's website is **medco.com**[®].

Q. *What if I send in the wrong co-payment?*

A. If there is a balance due, an invoice will be included with your prescription order. If you overpaid, your account will be credited.

Q. *What is the balance due limit for Medco By Mail?*

A. If you owe more than \$100 on your Medco By Mail account, your prescription will not be shipped until payment is made.

Q. *How do I order refills from Medco By Mail?*

A. Order online anytime, or call 1 800 4REFILL (1 800 473-3455) and use the automated telephone system. You can also mail in your refill orders by using the special mail-order pharmacy envelope. If you order by phone or via **medco.com**[®], you will need to provide your member number and the 12-digit prescription number shown on the medication container and the refill slip.

Q. *How do I order additional Medco By Mail envelopes or claim forms?*

- A. You can order Medco By Mail envelopes or retail claim forms online, anytime. Or, you can call your Member Services toll-free number to use the automated telephone system. The requested materials will be mailed to you right away.

Retail Prescriptions

Q. *How do I use my prescription card?*

- A. Whenever you fill a prescription at a local participating pharmacy, present your prescription benefit card to the pharmacist. The pharmacist will use the automated TelePAID® System to verify your coverage and cost. The most efficient and cost-effective way to use your prescription card is to ensure that you are using it at a participating retail pharmacy. In-network pharmacies can accept the card up front—no waiting for reimbursement. Use our online pharmacy locator service to determine quickly which area pharmacies participate in our network.

Q. *How do I find a participating pharmacy?*

- A. You can locate participating pharmacies online, anytime. Or, you can call your Member Services' toll-free number to access the voice-activated, 24-hour Pharmacy Locator System. You will be asked for your member number and the area in which you want to find a pharmacy.

Plan Design Questions

Q. *What is the difference between brand-name and generic drugs?*

- A. The brand name of a medication is the product name under which it is advertised and sold. Generic medications contain the same active ingredients and are subject to the same rigid FDA standards for quality, strength, and purity as their brand-name counterparts.

Q. *What is a formulary?*

- A. A formulary is a list of commonly prescribed medications that are selected based on their clinical effectiveness and money-saving potential. An independent committee of physicians and pharmacists review these FDA-approved medications for their safety and effectiveness. For many conditions, several comparable drugs are available, both brand-name and generic. A formulary is a preferred list of such items.

Q. *Why did I receive a medication different from the one that was prescribed by my doctor?*

- A. Through a sophisticated system used to process each prescription, Medco identifies opportunities to provide you with a lower-cost medication that is of the same strength and efficacy as the medication prescribed by your doctor. Such opportunities include:

- Switching a brand-name drug to a lower-cost generic alternative
- Switching a nonpreferred drug to a preferred (formulary) drug
- Brand-to-brand therapeutic interchanges

Your doctor must approve all medication switches (except for generics in the state of Massachusetts). Medco pharmacists will proactively contact your doctor to discuss the therapeutically equivalent alternative and obtain his or her approval before the prescription is changed. A confirmation letter is sent to your physician and to you, along with the alternative prescription.

- Q. *Why did I receive a smaller supply of a controlled substance than my doctor prescribed?***
- A. State laws and Medco policies may require certain controlled substances to be limited to 30-day supplies, and other special rules sometimes apply to controlled substances.
- Q. *Why did I receive only a 30-day supply of a noncontrolled drug after sending my prescription to Medco By Mail?***
- A. Your doctor probably wrote the prescription for the shorter term. If so, you may want to ask your doctor to write a new, 90-day prescription. Another possibility is that your prescription was for a medicine that is available only in limited supplies from the manufacturer.
- Q. *Why wasn't my refill allowed even though I have refills left on my prescription?***
- A. Refills are rejected unless at least 75 percent of the days-supply time has passed. With Medco By Mail, an early request for a refill will be held in-house until the 75 percent time limit has passed, and then the refill will be dispensed.

Why Polk County School Board has a formulary interchange program

Sometimes our prescription drug benefit manager, Medco, will ask your doctor for approval to interchange one medication for another. This is an important element of our benefit program.

As you know, we pay most of the cost of your covered medications. We signed up for this program to ensure that you have continued access to the covered drugs that you need—at a time when prescription drug costs are rising. Encouraging the use of high-quality preferred drugs on our formulary list and participating in the interchange program allows us to keep an important benefit program affordable. It ensures that you and any covered dependents will continue to receive a broad range of medications and clinically appropriate therapies.

How your formulary interchange program works

When the opportunity arises for an interchange from a nonpreferred drug to one of our plan's preferred drugs, a Medco pharmacist will call your doctor to discuss the alternative. The choice is presented over the phone, and the interchange is made *only if your doctor agrees to it*. The one exception is if the change is from a brand to its exact generic counterpart when the prescription is not coded to be dispensed as written (when permitted by law). This is a standard pharmacy practice that doesn't require doctor approval, and it provides significant savings for our plan.

- If the interchange involves a Medco By Mail prescription, a pharmacist will call your doctor to initiate the interchange. Afterward, you will receive a letter explaining the interchange with your newly prescribed medication.
- If the interchange is for a retail prescription, our pharmacist will confirm the appropriateness of the interchange with your doctor, and you will receive a letter in the mail that must be brought into the retail pharmacy for your next refill or renewal.
- Your doctor also receives a letter confirming the agreed-upon interchange.

Polk County School Board hopes that this gives you a better understanding of this important program, which helps us to continue providing you with broad access to the covered medications that you need. Thank you for your cooperation.