

GENERAL PROGRAM INFORMATION

- Who is our Pharmacy Benefit Manager (PBM)?**
 Express Scripts, Inc. is The Ohio State University's PBM. As a PBM, Express Scripts role is to process and pay prescription medications, negotiate and contract a national retail pharmacy network, as well as develop and maintain a prescription drug formulary. In addition, mail order prescription services are available through the Express Scripts Home Delivery pharmacy and they offer a 24 hour, 365 day a year Patient Care Contact Center and a Home Delivery option for your medications.
- How can I locate an Express Scripts network retail pharmacy?**
 Many of the large retail pharmacy chains such as CVS, Kroger, Wal-Mart and Target are in the Express Scripts network. Members can locate an Express Scripts network pharmacy by going online to express-scripts.com/custom/a&w/pharmacy.htm.
- How will the merger of Express Scripts and Medco affect my prescription drug benefit?**
 There will be no change to your pharmacy benefits as a result of the merger. You will continue to have access to the same medications and pharmacies and use the same phone number and website you have used in the past to manage your account. You will have access to the same pharmacy network you had prior to the merger. Walgreens will remain **out** of the Express Scripts network.

ENROLLMENT INFORMATION

- Are my dependents, spouse, or partner eligible for this benefit?**
 Eligibility for Prescription Drug Program coverage is based upon enrollment in a university Medical Plan. Refer to [Medical Plan Eligibility](#) for details.
- How/when can I sign up?**
 You and your eligible dependents automatically receive Prescription Drug Program coverage upon enrollment in one of the university's Medical Plans.
- When can I change my benefit elections?**
 Eligible employees may change their medical plan elections upon hire into a benefit-eligible position, during Open Enrollment, or if a qualifying status change occurs.
- Will I receive a prescription plan card?**
 Your medical/prescription drug card lists the prescription drug plan information on the bottom right hand side of the card. This is the card you will use at your pharmacy.
- What happens to this benefit when I leave Ohio State or while still employed, my dependent(s) is no longer eligible for health care coverage?**
 Benefit coverage ends when medical coverage ends. If medical coverage is continued through [COBRA](#), then employees and their dependents will have prescription drug coverage continued. Retirees may have health benefits through their retirement plans.



COVERAGE CHANGES

- When can I change my benefit elections?**

Eligible employees may change their medical plan elections upon hire into a benefit-eligible position, during Open Enrollment, or if a qualifying status change occurs.

DEFINITIONS

- What is a copay?**

It is a shared cost between the member and the health plan where the member pays a flat dollar amount and the plan pays the remaining balance.

Cost Share Example	ESI Home Delivery
Member Copay:	\$17.00
Plan Pays:	\$74.26
Total Cost:	\$91.26

- What is a coinsurance?**

It is a shared cost between the member and the health plan where each pays a defined percentage of the total cost of the medication.

Cost Share Example	ESI Home Delivery
Member Pays 30% Coinsurance:	\$59.86
Plan Pays Remaining 70%:	\$139.68
Total Cost:	\$199.54

- What is a formulary brand name drug?**

The medications listed on the formulary list are chosen based on comparative clinical efficacy, safety profiles, and cost effectiveness. The formulary list used by the university's prescription drug program can be found online at hr.osu.edu/benefits/osuformulary.pdf.

- What is a non-formulary brand name drug?**

Brand name medications that are not part of the formulary list are commonly considered non-formulary. Non-formulary brand drugs are typically those that either have a generic equivalent, are higher-cost or newly released to the market. Every therapeutic class of drugs has either a generic or formulary option available. When a new drug comes onto the market, the Express Scripts Pharmacy and Therapeutics Committee looks at the drug's safety and efficacy compared to similar drugs already available.

- What is a generic drug?**

Generic drugs, like brand name drugs, are federally controlled to meet the same standards of composition, safety, strength, purity, and quality. If you receive a generic drug, you will pay a lower amount than for a brand name drug.

FORMULARY

- **What is the Prescription Drug Formulary?**

A prescription drug formulary (online at hr.osu.edu/benefits/osuformulary.pdf) is a list of preferred medications, both generic and brand name, that the Pharmacy and Therapeutics (P&T) Committee deems to be the safest, most effective and most economical. The P&T Committee is comprised of an independent panel of physicians and pharmacists, from various medical specialties, which meets regularly to review formulary status of new and existing medications and trends in medication therapy. Formulary development occurs on an annual basis. However, there may be changes throughout the year when new medications are approved by the FDA and released to the marketplace. In addition, there may be changes as a result of new information on a drug's safety or effectiveness. At a minimum, any modifications to the formulary will be updated annually and available online at hr.osu.edu/benefits/hb_prescription.

- **Where can I find the cost of my prescription and whether it is generic, formulary or non-formulary?**

- Use the Express Scripts' pricing tool located on the home page once registered at express-scripts.com
- Contact ESI at 1-866-727-5867 to speak to a Patient Care Associate.

- **If I price a medication using the Express Scripts' pricing tool will that be the price I pay when I order my medication?**

The Express Scripts' pricing tool is to be used as an estimate only. Some prices are based on the drug's average wholesale price and may vary by pharmacy.

- **I tried to price my medication but it tells me to contact Express Scripts via phone? Why can't I get a price online?**

Due to the complexity and dosage variations on certain medications such as injectables, sprays, or inhalers, members need to call a Patient Care Advocate at 1-866-727-5867 for the most exact pricing. Some medications require a prior authorization before they can be filled. Your physician can initiate the prior authorization process by contacting:

- Express-Scripts Ohio State University Pharmacist and Physician dedicated line at 1-888-720-3934 (includes prior authorization)
- Faxing a prior authorization request to Express Script Prior Authorization Department at (fax) 1-800-357-9577
- Sending a letter requesting a prior authorization to: Express Scripts Inc, Prior Authorization Department, 6625 W. 78th Street, Mail Route BL0345, Bloomington, MN 55439)

- **Why did I receive a generic drug when my prescription was written for a brand name drug?**

Express Scripts may legally substitute a generic drug when a brand name drug is prescribed. A generic drug is federally controlled to meet the same standards of composition, safety, strength, purity, and quality.

- **My physician wrote DAW on my prescription. What does this mean?**

DAW stands for "dispense as written." Physicians would write this on a prescription if they feel the patient needs the brand name drug since generic substitution is automatic.

COST SAVINGS OPPORTUNITIES

- **What options are available for lowering and/or containing my medication costs?**

There are several options available:

- Talk with your physician about generic and formulary brand name drug alternatives to determine if a less expensive drug alternative is available that would be right for you.
- Talk with your pharmacist about generic and formulary brand name drug alternatives.

- Participate in the Value-Based Prescription Drug Plan under the care coordination program for specific chronic conditions. Visit yourplanforhealth.com to learn more.

 - Several area retail pharmacy chains offer 30-day supply for \$4 generic programs Express Scripts provides a low-cost generic program for a 90-day supply for many of the same maintenance medications available through retail pharmacies.
 - Some of your out-of-pocket pharmacy expenses may be eligible for reimbursement, pre-tax through the Health Care **Flexible Spending Account**.
- **What is Select Home Delivery?**
Select Home Delivery (SHD) is a program offered by Express Scripts that Ohio State has decided to participate in beginning April 2012. SHD requires our members to make a choice as to how they receive their maintenance medications: through Home Delivery or at a network retail pharmacy. If a member does not make an active choice, they will be required to utilize Home Delivery for their maintenance medications. To make an active choice to utilize Home Delivery or a network retail pharmacy, contact Express Scripts at 1-888-772-5188.

 - **What is a Low Cost Generic Medication Program?**
Many retail pharmacy chains offer low or no cost programs for generic medications. These programs can provide a cost savings to you. However, it is very important for you to consider the following

 - **Should I present my prescription drug coverage information to the pharmacy for medications available under these low-cost generic programs?**
Yes. It is important for you to present your prescription drug information for both financial and clinical reasons. The cost or no cost of medications provided through these low-generic programs can be no more than what the pharmacy defines under their program. Therefore, even though your coverage for a generic medication is \$8, the cost will be no more than what is charged for that medication under their program. In addition, there may be instances in which the cost may be less than the \$4 (as example) under the retail pharmacies program. All prescriptions dispensed under your pharmacy benefit will be recorded in your prescription claims history. Therefore, it is important that the prescription medications you take, including those provided under retail low-cost generic programs, to be complete to ensure that drug interactions, allergies, safety, etc. are accurately monitored.

 - **Is there a low-cost generic program available through mail service?**
Yes, Express Scripts provides a low-cost generic program for many of the same maintenance medications available through retail pharmacies. If your generic maintenance medication is on the Express Scripts low-cost generic list found at go.osu.edu/rx1, you will receive a 90-day supply for only \$10 which is a savings from the standard generic copay.

 - **Why is it necessary for Ohio State to make ongoing changes to the prescription drug program?**
Because prescription drugs continue to represent the fastest-rising cost in U.S. health care spending, as well as a significant segment of the costs within the university's faculty and staff health plans, it is necessary for the university to review its prescription drug coverage and determine where it could be amended to help contain these costs. By implementing plan design features to encourage utilization of medications that are both clinically appropriate, yet most cost-effective to the plan and its members, the university is taking important steps to help ensure that it can continue providing valuable prescription drug coverage in the future.

FLEXIBLE SPENDING ACCOUNTS

- **Will this affect my taxes?**
Some of your out-of-pocket pharmacy expenses may be eligible for reimbursement, pre-tax through the Health Care **Flexible Spending Account**.

EXPRESS SCRIPTS WEBPAGE

- **How may I manage my prescription medications?**
 - The Express Scripts website offers members the opportunity to manage their prescriptions through a secure, on-line account. Members may price medications, order refills, track the status of orders, locate participating retail pharmacies, and view prescription history.
 - To create an account, go to express-scripts.com and click on “**Activate your account.**” Follow the on-screen prompts to complete your registration.
- **Who will have access to my on-line account?**
 - The primary cardholder is responsible for managing the account for him/her as well as for all covered dependents.
 - In compliance with HIPAA, the primary cardholder must certify at the time of registration that permission to access prescription information has been obtained from each dependent over age 18. He/she must also agree to use the dependents' prescription history solely for the purpose of prescription benefit management.
- **How can I update my personal notifications from Express Scripts Home Delivery?**

You can update personal information such as email or phone notification preferences for prescription orders, payment information, or your account password under the “**Account Settings**” web site option.
- **Where can I find information on my prescription cost history to use for Flexible Spending purposes?**

Once registered and logged into the express-scripts.com website a member can click on “**My Prescriptions**” and choose “**Prescription History**”.

SPECIALTY MEDICATIONS

- **What is a specialty medication?**

It is usually a high-cost pharmaceutical product that is generally, but not exclusively, biotechnological in nature. Specialty medications are typically injectable, may require refrigeration, special handling/delivery, and/or have distinct safety protocols. All injectable drugs are not necessarily specialty medications. A list of specialty medications can be found online at hr.osu.edu/benefits/rx-specialtymedslist.pdf.
- **Who dispenses my specialty medications?**

You have the option of using Express Scripts' specialty pharmacy, CuraScript, for your specialty medications. You may also obtain your specialty medications from your network retail pharmacy. If you choose to use CuraScript your specialty medications will be delivered to your home, your doctor's office, or any approved location. You will have access to specialty healthcare experts, guidance on how to take your specialty medications correctly, support in managing your medical condition, and more.
- **Where can I find the cost of my specialty medication and whether it is generic, formulary, or non-formulary?**
 - To determine formulary status of specialty medications under the pharmacy benefit (retail or home delivery):
 - Call CuraScript at 1-866-519-7261
 - Review the [List of Specialty Medications](#) and the Specialty Medications section of the [Prescription Drug Program Summary Chart](#).
 - To determine formulary status of specialty medications under the medical benefit (outpatient clinic, physician's office, etc.)
 - Contact NGS 1-866-442-8257

INFERTILITY MEDICATIONS

- **What is an infertility medication?**
Infertility medications are specialty medications which are usually a high-cost, typically injectable, may require refrigeration, special handling/delivery, and/or have distinct safety protocols. A list of [specialty medications](#) can be found online.
- **Who dispenses my infertility medications?**
You have the option of using Express Scripts' specialty pharmacy, CuraScript, for your specialty medications. You may also obtain your specialty medications from your network retail pharmacy. If you choose to use CuraScript your specialty medications will be delivered to your home, your doctor's office or any approved location. You will have access to specialty healthcare experts, guidance in how to take your specialty medications correctly, support in managing your medical condition and more.
- **Where can I find the cost of my infertility medication and whether it is generic, formulary, or non-formulary?**
 - To determine formulary status of specialty medications under the pharmacy benefit (retail or home delivery):
 - Call CuraScript at 1-866-519-7261
 - Review the [List of Specialty Medications](#) and the Infertility Medications section of the [Prescription Drug Program Summary Chart](#).
 - To determine formulary status of specialty medications under the medical benefit (outpatient clinic, physician's office, etc.)
 - Contact NGS 1-866-442-8257

VALUE-BASED PRESCRIPTION DRUG PLAN

- **What is the Value-Based Prescription Drug Plan?**
Faculty, staff, and their dependents who actively participate in ongoing calls with a Care Coordinator for management of asthma, chronic obstructive pulmonary disease (COPD), diabetes, and heart disease (coronary artery disease or congestive heart failure) are eligible for the Value-Based Prescription Drug Plan (VBD). This benefit will reduce or eliminate the cost of the prescription medications taken specifically for these chronic conditions. By participating in the Care Coordination program the copay for any generic drugs taken for the chronic condition will be waived and the coinsurance amount for formulary brand-name drugs taken to treat the chronic condition will reduce by 50 percent. If a member chooses not to participate in the Care Coordination program they will not be eligible for the Value-Based Prescription Drug Plan.

All VBD participants will be expected to use Express Scripts Home Delivery for all of their maintenance medications in order to receive the VBD discount. This includes medications not related to the condition eligible for Care Coordination. More information on the Home Delivery process will be sent to you if you qualify and participate in the Care Coordination Program. For more information contact the OSU Health Plan at 1-800-678-6269.
- **What does the Value-Based Prescription Drug Plan benefit structure look like?**
Go online to hr.osu.edu/benefits/hb_prescription, click on the links under "Value Based Prescription Drug Plan" and review the information.
- **How do I know if my medication qualifies for the Value-Based Prescription Drug Plan benefit?**
Refer to the Value-Based Prescription Drug Plan Benefit Guide to see a listing of all eligible medications. The benefit guide can be found at hr.osu.edu/hrpubs/ben/rxvbdguide.pdf.

PRIVACY PROTECTION

- **Will my privacy be protected?**
[View the HIPAA Notice of Privacy Practices](#) for more information on how your personal information is protected.

RESOURCES

- **Where can I obtain additional information?**
Your questions can be answered by:
 - Calling Express Scripts at 1-866-727-5867 to speak to a customer service representative
 - Visiting hr.osu.edu/benefits/hb_prescription
 - Contacting the Office of Human Resources Customer Service Center at service@hr.osu.edu, (614) 292-1050, 1-800-678-6010, or Fax: (614) 292-6235
 - Contacting the Ohio State University Health Plan, (614) 292-4700, 1-800-678-6269, or Fax: (614) 292-1166.