

# PRESCRIPTION DRUG COVERAGE

## Summary Plan Description

When you enroll in an Aetna Medical Plan, you'll automatically receive prescription drug coverage through Express Scripts. Prescription drug coverage through Kaiser is administered by Kaiser. This coverage gives you the option of having prescriptions filled at a retail pharmacy or through a convenient home delivery service.

### For More Information

For details about eligibility for benefits, when you can change your coverage and how you pay for coverage, see the *Participating in the Health Care Plans* section. For more information about your legal rights under ERISA, general information on claims review and appeals procedures and other important administrative details, see the *Administrative Information* section. To contact the plan administrator, use the information listed in the *Contacts* section.

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## AT A GLANCE

<b>What's Covered</b>	The program covers in-network retail and mail order pharmacy generic, brand name and specialty drugs. No coverage is provided for prescriptions filled at a non-network pharmacy.
<b>Retail Pharmacy Network</b>	The Express Scripts network includes over 68,000 pharmacies nationwide. To locate a pharmacy, visit <a href="http://www.express-scripts.com">www.express-scripts.com</a> or call 866-790-8276. For Kaiser pharmacies, call 800-464-4000. No coverage is provided for prescriptions filled at a non-network pharmacy.
<b>Mail Order Pharmacy</b>	Mail order allows you to order up to a 90-day supply of prescription medication and have it delivered to your home. You can order online at <a href="http://www.express-scripts.com">www.express-scripts.com</a> , by phone at 866-790-8276 or Kaiser online at <a href="https://healthy.kaiserpermanente.org/">https://healthy.kaiserpermanente.org/</a> , by phone at 800-464-4000 or through the mail. With Express Scripts, you can also fill a 90-day supply of maintenance medication at a CVS network pharmacy using the CVS Smart90 Program.

The table below highlights the key differences between retail and mail order:

Question	Retail Pharmacy	Mail Order Pharmacy
<b>When should I use retail vs. mail order?</b>	Short-term, immediate medication needs	Long-term, ongoing medication needs
<b>How much can my doctor prescribe?</b>	Up to 30-day supply plus refills	Up to 90-day supply* plus refills
<b>Do I have to file claims?</b>	No (unless you don't have your ID card – you can call Express Scripts or Kaiser to get your plan information and share it with the pharmacy)	No

\*100-day supply with Kaiser.

The table below shows your cost per prescription under each medical plan option:

	\$400 Deductible PPO Plan	\$900 Deductible PPO Plan	\$1,850 Deductible Plan with HSA	\$2,850 Deductible Plan with HSA
<b>Retail Pharmacy—30-day Supply</b>				
<b>Generic</b>	\$10 copay	\$10 copay	20% after the medical plan deductible*	30% after the medical plan deductible*
<b>Brand Formulary</b>	\$30 copay	30% (min. \$25/max. \$50)	20% after the medical plan deductible*	30% after the medical plan deductible*
<b>Brand Non-Formulary</b>	\$60 copay	45% (min. \$40/max. \$80)	20% after the medical plan deductible*	30% after the medical plan deductible*
<b>Mail Order – 90-day Supply*</b>				
<b>Generic</b>	\$25 copay	\$25 copay	20% after the medical plan deductible**	30% after the medical plan deductible**
<b>Brand Formulary</b>	\$75 copay	30% (min. \$62.50/max. \$125)	20% after the medical plan deductible**	30% after the medical plan deductible**
<b>Brand Non-Formulary</b>	\$150 copay	45% (min. \$100/max. \$200)	20% after the medical plan deductible**	30% after the medical plan deductible**

\* 100-day supply with Kaiser.

\*\* Except for preventive maintenance medications. If you enroll in the \$1,850 or \$2,850 Deductible Plan, preventive maintenance medications for asthma, diabetes, high cholesterol and high blood pressure are covered 100% before the deductible. Visit the Express Scripts website or contact Kaiser for a list of covered preventive medications.

You pay no copays/coinsurance for smoking deterrents.

## MANDATORY GENERICS

The plan encourages the use of generic drugs instead of brand-name drugs whenever possible. Typically, brand-name medications are 50% to 75% more expensive than generics.

The Express Scripts or Kaiser network pharmacy will always dispense an available generic medication unless otherwise indicated by the prescriber or the member.

With Express Scripts, if you choose the brand-name drug where a generic exists, you must pay the difference between the brand and generic in addition to your copayment.

## SPECIALTY MEDICATIONS

You are required to use Express Scripts Exclusive Specialty mail order pharmacy, Accredo, after your first two fills of a specialty medication at a retail pharmacy in order to receive coverage. For Kaiser, specialty medications are dispensed at their pharmacies.

## NO COST PREVENTIVE MAINTENANCE MEDICATIONS IN THE \$1,850 AND \$2,850 DEDUCTIBLE WITH HSA PLANS

Because we know how important medication compliance is, employees with Asthma, Diabetes, High Cholesterol, and High Blood Pressure who select the \$1,850 or \$2,850 Deductible with HSA Plans will receive their medications to treat those conditions at NO COST. This is an important consideration if you (or a covered dependent) are relatively healthy and managing one of these conditions.

### Pharmacy Networks

To access a list of Express Scripts network pharmacies, visit [www.express-scripts.com](http://www.express-scripts.com). For Kaiser, visit <https://healthy.kaiserpermanente.org/>

**Please Note:** When you don't have your ID card with you at a network pharmacy, you pay 100% of the cost for the prescription. Then, you will need to file a claim form to get reimbursed for the cost of the prescription less the applicable copay/coinsurance. You can call Express Scripts or Kaiser to get your plan information while you are at the pharmacy if you don't have your ID card. Prescriptions filled at a non-network pharmacy are not covered.

## ANSWERS TO FREQUENTLY ASKED QUESTIONS

### Am I required to use a generic drug?

The Express Scripts or Kaiser network pharmacy will always dispense an available generic medication unless otherwise indicated by the prescriber or the member.

With Express Scripts, if you choose the brand-name drug where a generic exists, you must pay the difference between the brand and generic in addition to your copayment.

### Will I pay the brand-name copay/coinsurance if there is not a generic alternative for my prescription?

Yes, that is correct.

### Am I required to use mail order for maintenance medications?

After the first two 30-day fills of a maintenance medication at a retail pharmacy, you are required to fill any subsequent fills of those maintenance medication prescriptions with 90-day fills through Express Scripts mail order or through a CVS retail pharmacy (if you have Express Scripts) in order to receive coverage.

### Am I required to use the Express Scripts mail order specialty care pharmacy for specialty medications?

Yes, after the first two 30-day fills of a specialty medication at a retail pharmacy, you are required to fill any subsequent prescriptions through Express Scripts Exclusive Specialty pharmacy, Accredo, in order to receive coverage.

### What is the difference between generic and brand-name drugs?

The main difference is cost. The generic name of a brand-name drug is its active chemical name. The brand name is the trade name under which it is advertised or sold.

By law, generic and brand name drugs must meet the same standards for safety, purity, strength and effectiveness. When authorized by your doctor and permitted by law, a pharmacy is able to dispense a generic drug when one is available. This saves you money. When you need a prescription drug, ask your doctor whether a generic can be substituted for a brand name drug.

### What do I do if I need to refill a medication early because I am going out of town?

Depending on the length of your trip, you may qualify for a vacation override for some medications.

## HOW THE PRESCRIPTION DRUG PROGRAM WORKS

Each time you need a prescription filled, you can:

- Go to a network pharmacy.
- Use mail order (or the CVS Smart90 program if you have Express Scripts).

The following provisions apply:

- Each family will be issued two ID cards. You can also download the Express Scripts app to your mobile device, where you can view an electronic ID card. In the Kaiser plans, each covered member will receive an ID card which will serve as a combined medical and prescription card.
- In the **\$400 Deductible PPO Plan**, you have a copay for generic, brand formulary, brand non-formulary and specialty drugs.
- In the **\$900 Deductible PPO Plan**, you have a copay for generic drugs, and coinsurance for brand formulary, brand non-formulary and specialty drugs.
- In the **\$400 Deductible PPO Plan and \$900 Deductible PPO Plans**, prescription drug costs do not count toward the medical plan deductible.
- In the **\$1,850 Deductible with HSA Plan and \$2,850 Deductible with HSA Plan**, you pay coinsurance for generic, brand formulary, brand non-formulary and specialty drugs after your deductible, except for preventive medications which are covered at 100%.
- In the **\$1,850 Deductible with HSA Plan and \$2,850 Deductible with HSA Plan**, prescription drug costs do count toward the combined medical and prescription drug deductible. You pay the full cost of prescription drugs until you meet the combined deductible, then you pay coinsurance (except for preventive medications).

- Certain chronic and/or genetic conditions require special pharmacy products and can only be dispensed through Express Scripts Exclusive Specialty pharmacy, Accredo. With Express Scripts, you are required to use the mail order specialty pharmacy after the first two fills of a specialty medication at a retail pharmacy. Specialty medications are dispensed through Kaiser's pharmacy.
- Only medically necessary drugs prescribed by a licensed physician are covered.

### Brand Name vs. Generic Drugs

Federal law requires both generic and brand name drugs to meet the same standards of strength, dosage, safety and effectiveness. Generic drugs typically cost less than brand name drugs and are generally considered to be equally effective.

- **Brand Name Drugs:** Drugs that are manufactured and marketed under a product name by a pharmaceutical company. Typically, the company holds a patent on the drug's chemical components for a specified period of time. Express Scripts and Kaiser split the "brand" drug tier into brand formulary and non-brand formulary drugs. Non-brand formulary drugs will cost you more out-of-pocket because they are more expensive to provide. You can still choose the medications that are right for you, but you will realize the biggest savings by choosing a brand formulary drug over a non-brand formulary drug.
- **Generic Drugs:** FDA-approved generic drugs have been tested for quality and strength, and can be expected to work as well as brand name drugs. They provide the same health benefits as their brand name versions, but at a lower cost to you.

### USING A RETAIL NETWORK PHARMACY

When you need a prescription filled for short-term medications, simply present your ID card. To find a retail network pharmacy near you or to see if your pharmacy is in the network, go to [www.express-scripts.com](http://www.express-scripts.com). For Kaiser, <https://healthy.kaiserpermanente.org/>. When you use a retail network pharmacy:

- Your purchases are limited to a 30-day supply for each prescription filled.

- After the first two 30-day fills at a retail pharmacy, maintenance drug products must be filled in an amount equal to a consecutive 90-day supply per prescription order through the mail order pharmacy (or the CVS Smart90 program if you have Express Scripts). Otherwise, the Plan will not cover the maintenance drug product.
- You will not need to file a claim (unless you don't have your ID card with you when you fill your prescription). If you do not show your ID card at a network pharmacy, you will have to pay 100% of the cost for the prescription and then file a claim form for reimbursement. The plan will reimburse you for the submitted amount less the applicable copay/coinsurance. You can call Express Scripts or Kaiser to get your plan information while you are at the pharmacy if you don't have your ID card.

The Plan does not provide coverage when you use a non-network pharmacy.

## USING MAIL ORDER

Mail order is designed to provide you with discounted long-term maintenance drugs through the mail. Some examples of long-term maintenance medications are those used to control or treat:

- Arthritis.
- High cholesterol.
- Diabetic conditions.
- High blood pressure.

If you use maintenance medications, you are required to use the Express Scripts or Kaiser mail order pharmacy. With Express Scripts, you can also use the CVS Smart90 program and fill your maintenance medications at a CVS retail pharmacy with the same benefits as you receive at Express Scripts mail order pharmacy.

### Using Mail Order

#### Learn More about Filling Prescriptions for Maintenance Medication

For more information, log in to the Express Scripts or Kaiser websites to:

- Learn how to transfer prescriptions to a new pharmacy
- Learn more about using mail order

When you're ready to use Express Scripts mail order pharmacy or the Kaiser mail order pharmacy for the first time, follow these steps:

- Ask your doctor for two prescriptions: One for at least 90 days and the other for short-term use you can fill at a retail network pharmacy while you process your mail order.
- Complete a mail service order form and send it to Express Scripts or Kaiser.
- When your medication arrives, be sure to pay your invoice promptly. Credit cards, checks and money orders are accepted.
- Your medications will arrive about 3-5 business days after your order is received. If your prescription is new, it can take 7-14 days business days.
- When it's time for a refill, you can use the mail service order form and pre-addressed envelope you received with your order. Or, you can go online or order by phone.

### CVS Smart90 Program

The CVS Smart90 program offers two ways to get a 90-day supply of your long-term maintenance medication. You can conveniently fill these prescriptions through the Express Scripts mail order pharmacy or any CVS network pharmacy. Your copay/coinsurance for your 90-day supply of medication will be the same whether you fill your prescriptions through home delivery or at a CVS network pharmacy.

### Mandatory Use of Mail Order Pharmacy

Keep in mind, that you are required to use Express Scripts or Kaiser mail order (or through the CVS Smart90 program if you have Express Scripts) after your first two fills of a maintenance medication (up to a 30-day supply) at a retail pharmacy in order to receive coverage.

## DRUGS COVERED BY THE PRESCRIPTION DRUG PROGRAM

Most prescription drugs approved by the US Food and Drug Administration (FDA) for outpatient care are covered under the prescription drug program. The following list includes some of the covered prescription drugs. For the most current information on the types of drugs covered under the program, please visit [www.express-scripts.com](http://www.express-scripts.com) or <https://healthy.kaiserpermanente.org/>. **This list may change at any time:**

### Women's Preventive Care

Remember, all women's preventive prescriptions, including oral contraceptives (generic and brand name), are covered by the Plan at 100%.

- Federal legend drugs (other than those identified as not covered).
- State restricted drugs.
- Compounded medications that contain at least one prescription medication.
- Smoking deterrents.
- Insulin.
- Needles and syringes.
- Injectable drugs (some exclusions apply).
- Over-the-counter diabetic supplies.
- Oral contraceptives, contraceptive devices and implants.
- Drugs to treat infertility and impotency.

### SPECIALTY CARE PHARMACY

Complex conditions, such as hepatitis C, multiple sclerosis, asthma and rheumatoid arthritis, are treated with specialty medications. Specialty medications are typically injectable medications administered either by you or a healthcare professional, and they often require special handling. If you use specialty medications, you'll have access to the services offered through Express Scripts Exclusive Specialty pharmacy, Accredo, or the Kaiser pharmacy:

- Answers to your questions or concerns about your specialty medications from a pharmacist 24 hours a day, 7 days a week.
- Personalized counseling from a dedicated team of registered nurses and pharmacists.

- Patient education for your specific condition and evaluations to assess your progress.
- Fast, confidential scheduled delivery of your medications to the location of your choice (i.e., home, doctor's office, vacation destination, etc.).

### Mandatory Use of Mail Order Specialty Pharmacy

Keep in mind, that you are required to use Express Scripts Exclusive Specialty pharmacy, Accredo, after your first two fills of a specialty medication at a retail pharmacy in order to receive coverage. Specialty medications are dispensed through Kaiser's pharmacy.

### LIMITS ON COVERAGE

Certain programs are in place to ensure prescription drugs are covered appropriately under the prescription drug program.

#### Quantity Limits

To help you get the medications you need safely and affordably, Express Scripts and Kaiser limit the amount of certain prescription drugs you can have filled at one time. This ensures that you receive the medications you need in the quantity considered safe.

Quantity limits also help you save money. If your medicine is available in different strengths, you might take one dose of a higher strength instead of two or more doses of a lower strength – saving you money since you pay for fewer dosage units.

For example, if you take a medication that requires two 10 milligram pills a day for a month, that equals 60 pills for a 30-day supply. Because you can only get up to 50 pills for a 30-day supply based on quantity limits, you would be limited to a 25-day supply. This means you would need to fill your prescription more frequently to get the prescribed dosage for the entire month. As an alternative, you could take one 20 milligram pill and split the pill in two, which equals only 30 pills for a 30-day supply.

There are also drugs that have a quantity limit in place regardless of where you obtain your medication. This list of drugs is subject to change. Please verify with Express Scripts or Kaiser to confirm the status and eligibility of a drug.

### Prior Authorization

Prior authorization (PA) is required for certain medications prior to use or when exceeding recommended quantities. The selected drugs will not be filled at the point of service until the medication use has been approved. Aetna will conduct an evaluation to determine if the patient meets the defined guidelines for use of the medication. You are required to have your physician contact Express Scripts or Kaiser to provide information necessary for the evaluation. Once a patient is approved, normal claims processing will occur.

Prior authorizations promote appropriate prescribing of prescription drugs. For the most current information on the prescription drugs that require prior authorization under the program, please visit [www.express-scripts.com](http://www.express-scripts.com) or <https://healthy.kaiserpermanente.org/>.

### Drugs Not Covered by the Prescription Drug Program

For the most current information on the types of drugs that are not covered under the program, please visit [www.express-scripts.com](http://www.express-scripts.com) or <https://healthy.kaiserpermanente.org/>. **This list may change at any time.**

## HOW TO FILE CLAIMS

### Network Pharmacy

You do not need to submit a claim form to receive benefits when you use a network pharmacy. The pharmacy will submit claims on your behalf. However, if you do not have your ID card at a network pharmacy, you will have to pay 100% of the cost for the prescription and then file a claim form for reimbursement. The plan will reimburse you for the submitted amount less the applicable copay/coinsurance. You can call Express Scripts or Kaiser to get your plan information while you are at the pharmacy if you don't have your ID card. Order forms are available at [www.express-scripts.com](http://www.express-scripts.com) or <https://healthy.kaiserpermanente.org/> or by calling Express Scripts at 866-790-8276 or Kaiser at 800-464-4000.

## APPEALING CLAIMS

If a claim for reimbursement is denied, either in whole or in part, you can appeal the denial by following the procedures described in the *Administrative Information* section. To initiate an appeal, you must submit a request for an appeal in writing to the claims administrator within 365 days of receipt of a denial notice.

### Questions

If you have questions about your prescription drug benefits or you need claim forms, call Express Scripts at 866-790-8276 or Kaiser at 800-464-4000 or log on to [www.express-scripts.com](http://www.express-scripts.com) or <https://healthy.kaiserpermanente.org/>.

