medco®

Your Prescription Drug Benefit Guide

Welcome to **Medco, the world's most advanced pharmacy®**

As a member, you'll benefit from a higher level of care. You'll find the services that you're used to with a traditional pharmacy—and then some.

- More than a pharmacy—an *advanced* pharmacy
- More than pharmacists—*specialist* pharmacists
- More than a few dollars of savings for you—potentially *hundreds of dollars* in savings through **My Rx Choices®**

Medco pharmacies are unmatched in safety and accuracy, our specialist pharmacists have expertise in the medications used to treat specific long-term conditions, and our representatives can help you and your doctor find ways for you to pay as little as possible for your prescriptions.

Safety, savings, and personalized care—we're working to make sure you get the best of all three.

Know your general pharmacist and your **specialist pharmacist**

For long-term conditions, it's good to have a specialist.

Get help from pharmacists with specialized training

When you have a long-term condition, you can visit a doctor who is a specialist. So shouldn't there be *pharmacists* who specialize, too? At Medco, your benefit includes the next step in pharmacy care: the specialist pharmacist.

If you have a prescription to treat an **acute condition**—such as a cold or infection—then see the general pharmacist at your local drugstore. But if you take a medication to treat a **long-term condition,** such as diabetes, acid reflux, or high cholesterol, you can receive expert, personalized care from a Medco specialist pharmacist.

Our specialist pharmacists have received specialized training in the medications used to treat a single condition. As a result, they're better equipped to answer questions you may have about your treatments.

When your mail-order prescription is filled, it is reviewed against your personal health profile. If potential drug interactions or other safety issues arise, our specialist pharmacists contact your doctor to help you stay safe.

Important: Receive the expert care of a specialist pharmacist and have medications conveniently delivered to your home when you fill long-term prescriptions by mail through **the Medco Pharmacy.** (See page 4.)
If you'd like to talk to a specialist pharmacist about your long-term condition, simply call the Member Services number on your ID card.

Try the Medco Pharmacy: You'll save money and it's easy

Use the Medco Pharmacy to get up to a 90-day supply of your medication—and standard shipping is free.

Mail order is your best option for long-term drugs

For medications you take on a long-term basis, use the Medco Pharmacy. You can get up to a 90-day supply (vs. a typical 30-day supply at retail) for your mail-order payment, so you'll save money over time. (For information about specialty medications and Accredo, our specialty pharmacy, see page 6.)

It's easy to fill prescriptions through mail order:

- Mail your prescription, order form, and payment in the envelope provided.
- Or ask your doctor to fax your prescription by calling 1 888 327-9791 for instructions. (Only your doctor can fax your prescription.)
- **Refills only:** Call our automated refill system at 1 800 4REFILL (1 800 473-3455). Registered members can visit **www.medco.com** and click "Order center."

Your medication will usually be delivered within 8 days after we receive your first order. Receive refills even faster—usually in 3 to 5 days.

For short-term prescriptions, use a retail pharmacy

Your prescription drug benefit gives you access to nearly **60,000 retail pharmacies nationwide,** including most major drugstores. Use one of these pharmacies to fill prescriptions for short-term medications, such as antibiotics. To find a local pharmacy, visit us online at **www.medco.com** and click "Locate a pharmacy" or call Member Services.

Let your doctor help you lower your prescription costs with **My Rx Choices**

Find cost-saving opportunities at ***www.medco.com/choices****.*

Show your doctor how your plan helps you save on the medications you need

Doctors are interested in helping patients save money but don't always know which medications are covered or how much they cost. Now they can.

By using **My Rx Choices,** you can share information with your doctor about lower-cost options that may be right for you. This way, your doctor can help you receive the most appropriate medication at the lowest possible cost.

Visit **My Rx Choices** to see your potential savings

Simply log in at **www.medco.com/choices** and enter the name of your medication. **My Rx Choices** will search for lower-cost options and show you how much you'll save with an alternative medication. Your doctor can review your options and, as appropriate, write a new prescription for you. No changes are ever made without your doctor's approval, and you'll be notified when any changes are made.

The sooner you visit **www.medco.com/choices**, the sooner you could start paying less for the medications you need. To register online, use your new member ID number and the number from a recent prescription.

Generics give you the best value, and specialty medications help treat complex conditions

Generic drugs are safe and work the same way as brand-name drugs, but they cost you less.

Get the same health benefits but at a lower cost

You might be more familiar with brand-name drugs, but generics treat many of the same conditions. Generics contain the same active ingredients as brand-name drugs, work the same way, and must meet the same rigid U.S. Food and Drug Administration standards for quality, strength, and purity—**yet they can cost about 30 percent to 80 percent less than brand-name drugs!***

Generic drugs can cost **30% to 80% less***

If you're taking a brand-name drug, talk to your doctor and ask whether a less expensive generic could treat your condition. If your doctor agrees, ask your doctor to write a new prescription for the generic.

To quickly find out whether you could save money with a generic, visit **My Rx Choices** at **www.medco.com/choices**. Enter the name of a brand-name drug to see your cost-saving opportunities.

Specialty medications: Get personalized service through Accredo

Specialty medications are drugs that are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, hepatitis C, immune deficiency, multiple sclerosis, and rheumatoid arthritis. Our dedicated specialty pharmacy, Accredo Health Group, Inc., is composed of therapy-specific teams that provide an enhanced level of personalized service to patients with special therapy needs. Counseling, expedited scheduled delivery, and safety checks are just a few of the services that Accredo provides.

*U.S. Food and Drug Administration. Are you taking medication as prescribed? http://www.fda.gov/downloads/ForConsumers/ConsumerUpdates/UCM165097.pdf. Published June 2009. Accessed July 27, 2009.

Medco's pharmacies are **safe, accurate, and reliable**

We carefully review your prescription information and history to protect your health.

Protect your health with Medco's superior accuracy

For your safety, we've made our mail-order pharmacies as close to perfect as possible, with an accuracy rating of **99.9997 percent.**

To boost our automated safety systems, two registered pharmacists guard both ends of the process. When your prescription arrives, one pharmacist checks it against your history for possible drug interactions. Once your prescription is scanned and filled, the second pharmacist reviews it again to make sure you're getting the right medication.

Medco guards your privacy

Your privacy is important to us. Medco complies with federal privacy regulations and uses health and prescription information to administer your plan and to fill your mail-order prescriptions.

Coverage limits may apply for safety

Your plan may have certain coverage limits. For example, some quantities may be limited or some prescriptions may require a coverage review. To check whether your medication has coverage limits, register at **www.medco.com** and click "Price a medication." If you need a medication that has coverage limits, your doctor may be asked to provide more information.

Information anytime

We're here to serve you 24/7

Register online at **www.medco.com** so you can:

- Order medications and check the status of your orders.
- Check your plan's coverage.
- Send questions to a specialist pharmacist.
- Locate a participating pharmacy in your area.

Use the phone number on your ID card to call Member Services anytime (except Thanksgiving and Christmas) to:

- Obtain claim forms, order forms, and envelopes.
- Speak with a Member Services representative.
- Locate a participating pharmacy in your area.
- Talk to a specialist pharmacist about your condition and treatment.

Services for hearing- and vision-impaired members

- To access TTY service for hearing-impaired members, call **1 800 759-1089.**
- To request labels printed in braille for mail-order prescriptions, call Medco at the number on your ID card.

Note: Federal law prohibits the return of dispensed controlled substances.

Medco is the company that your employer or health plan chose to manage your prescription drug benefit.

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