



Your Prescription Drug Benefit Handbook

The Employees' Security Fund of the
Electrical Products Industries



Welcome!

The Employees' Security Fund of the Electrical Products Industries has chosen Medco, the nation's leading pharmacy benefit manager, to manage your prescription drug benefit. Whether you get your medications from a participating retail pharmacy or through **Medco By Mail**, you can confidently rely upon our clinical expertise and state of the art technology.

We have developed this brochure to help make your prescription drug benefit easy to use and understand. We look forward to serving your pharmacy benefit needs.

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Your prescription drug benefit

Effective January 1, 2009, a \$3,900 annual limit applies for all prescription drug benefits per family per calendar year.

The Medco By Mail Pharmacies:

- You can get a **90-day supply** of covered medication.
- You pay a **\$45** co-payment for **generic** drugs.
- You pay a **\$75** co-payment for formulary **plan-preferred** brand-name drugs (as explained in “Your Preferred Prescriptions Formulary” on page 3).
- You pay a **\$120** co-payment for formulary **nonpreferred** brand-name drugs.
- Standard shipping and handling is free.

Retail pharmacy service:

- You can get up to a **34-day supply** of covered medication.
- You pay a **\$15** co-payment for **generic** drugs.
- You pay a **\$25** co-payment for formulary **plan-preferred** brand-name drugs (as explained in “Your Preferred Prescriptions Formulary” on page 3).
- You pay a **\$40** co-payment for formulary **nonpreferred** brand-name drugs.

If a brand-name drug is prescribed when a generic equivalent is available, your cost will be the difference between the cost of the brand-name drug and the generic drug, plus the generic co-payment (refer to page 3 for some examples of generic drugs).

For certain prescription drugs you take on a long-term basis (3 months or more), you may use a participating retail pharmacy for your initial prescription and one refill (for a total of 2 fills). If you continue taking that medication, you **must** order subsequent refills through the Medco By Mail pharmacy service **or pay the entire cost** of the medication yourself at the retail pharmacy.

Listed below are some examples of maintenance drug categories:

- Lipid/cholesterol-lowering drugs (drugs to treat elevated cholesterol, such as *Lipitor*® and *Vytorin*®)
- Protein pump inhibitors (drugs to treat ulcers and gastric reflux, such as *Nexium*® and *Protonix*®)
- COX-2 inhibitors (drugs to treat pain and inflammation, such as *Celebrex*®)
- Antihypertensive drugs (drugs to treat high blood pressure, such as *Norvasc*® and *Cozaar*®)
- Certain asthma drugs (*Singulair*® Tablets and *Pulmicort*®)

Your Preferred Prescriptions® Formulary

Your prescription drug benefit includes a formulary, which is a list of generic and brand-name drugs that are preferred by your plan. This list includes a wide selection of medications and is preferred because it offers you choice while helping to keep the cost of your prescription drug benefit affordable. The medications on the formulary have been selected by an independent group of doctors and pharmacists for safety and efficacy. We may remind your doctor when a formulary medication is available instead of a medication that is not on your formulary in order to save you and the Plan money. This may result in a change in your prescription. However, your doctor will always make the final decision on your medication.

The generic drug advantage

Generic equivalent drugs may have unfamiliar names, but they are safe and effective. Be assured that FDA-approved generic equivalent drugs and their brand-name counterparts:

- Have the same active ingredients
- Are manufactured according to the same strict federal regulations

Generic equivalent drugs may differ in color, size, or shape, but the FDA requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Listed below are commonly prescribed brand-name drugs and their generic equivalents.

Brand	Generic
<i>Prilosec</i> ®	omeprazole
<i>Ortho Tri-Cyclen</i> ®	norgestimate/ethinyl estradiol
<i>GlucophageXR</i> ®	metformin ER
<i>Percocet</i> ®	oxycodone HCl/acetaminophen
<i>Paxil</i> ®	paroxetine HCl
<i>Prozac</i> ®	fluoxetine HCl
<i>Wellbutrin SR</i> ®	bupropion HCl
<i>Cipro</i> ®	ciprofloxacin
<i>Prinivil/Zestril</i> ®	lisinopril
<i>Glucotrol XL</i> ®	glipizide HCl ER

Coverage management and prior authorization

Some medications are covered by your plan only for certain uses or certain quantities. Your plan sets all coverage parameters. For example, a medication may not be covered when it is used for cosmetic purposes. Also, the quantity covered may be limited to certain amounts over certain time periods. In these cases, your doctor may need to provide more information to determine if your prescription meets the coverage criteria.

The pharmacy will let you know if additional information is required by your plan. You or the pharmacy can then ask your doctor to call a special toll-free number. This call will initiate a review that typically takes 1 to 2 business days. Once the review is complete, we will notify you and your doctor of the decision. If the review is approved, the letter will tell you the length of your coverage approval. If the review is denied, the letter will include the reason for coverage denial and instructions on how to submit an appeal if you choose.

Below are some examples of drugs requiring prior authorization:

- Anti-inflammatory (such as *Celebrex*®)
- CNS stimulants (such as *Strattera*®, *Ritalin*®, and *Adderall*®)
- Hypnotic agents (such as *Ambien*® and *Sonata*®)

Noncovered drugs

Certain categories of drugs are not covered under the Plan.

Below are some examples of noncovered drugs:

- Weight-loss medications (such as *Xenical*® and *Meridia*®)
- Erectile dysfunction medications (such as *Cialis*®, *Levitra*®, and *Viagra*®)
- Nonsedating antihistamines (such as *Allegra*®, *Clarinet*®, and *Zyrtec*®)
- Vitamins (such as prenatal vitamins and *PolyViFlor*®)
- Fertility medications (such as *Clomid*® and *Repronex*®)
- Smoking deterrents (such as *Zyban*® and *Nicotrol*® NS)

Your prescription drug benefit includes a feature that offers you a discount on prescription medication not covered by your plan. To take advantage of these discounts, order your noncovered prescriptions through Medco By Mail.

For your convenience, you can order your discounted medications using the same Medco By Mail pharmacy service order form and envelope you normally would use. Be sure to include the full payment for your discounted medications when you send in your order so it can be processed.

You can check the prices for these medications by going to our website, www.medco.com, or calling Member Services at 1 800 413-7402. You can make your payments by check, money order, or authorization to a credit card.

Remember, this feature is part of your prescription drug benefit. You do not have to sign up for anything to get these discounts. Also, your prescription benefit card will remain valid after the \$3,900 annual limit is reached.

The Medco By Mail pharmacy service

Offering you convenience and potential cost savings

For your long-term prescription needs

If you need medication on an ongoing basis, such as to treat asthma or high cholesterol, you can ask your doctor to prescribe a **90-day supply** for mail order, plus refills for up to 1 year (as appropriate). You will pay the same mail order co-payment (see co-payment amounts on page 1) regardless of whether the quantity is for 90 days or for a lesser period of time.

With the Medco By Mail pharmacy service:

- Your medications are dispensed by one of the pharmacists in the Medco By Mail network of pharmacies.
- Medications are shipped to you by standard delivery at no additional cost to you. (Express shipping is available for an added charge.)
- You can track your prescriptions online at **www.medco.com**, or by calling Member Services toll-free at **1 800 413-7402**.
- Registered pharmacists are available around-the-clock for medication consultations.

Using the Medco By Mail pharmacy service for the first time

Ask your doctor to write a new prescription for a 90-day supply, plus refills for up to 1 year (if appropriate). Prescriptions may be submitted:

- **By mail** — Send the new prescription(s), along with the enclosed “Mail Service Pharmacy Benefit Order Form” and the appropriate co-payment, to Medco in the return envelope. For more information, see “Paying for your medication” at the end of this section.
- **By fax** — Ask your doctor to call our fax information line, **1 888 EASYRX1 (1 888 327-9791)**, for faxing instructions. Only your doctor may fax a prescription. Please be sure to give your doctor your member ID number, which is on your prescription ID card. You will be billed later.
- **Online** — Visit **www.medco.com**. Once you are registered and logged in, scroll to the bottom of the “Order center,” click on the “request a new prescription from your doctor” link, and follow the on-screen instructions. See “The Medco website” (page 9) for more information.

Your medication will be delivered to you within 8 days after we receive your order. Orders placed via the Internet or fax may be received even faster. Standard shipping is free. When placing your order, you should have at least a 14-day supply on hand. If you don't have enough, ask your doctor for a second prescription for a 14-day supply.

You can request additional Medco By Mail pharmacy service order forms and envelopes at www.medco.com, or by calling **1 800 413-7402**.

Refilling your prescription

You can easily refill your mail order prescriptions online, by telephone, or by mail. Have your member ID number (which is on your prescription ID card) and your prescription number for the medication handy. If you choose to pay by credit card, please have that number available as well.

- **Online** — Each time a registered user logs in to www.medco.com, available prescription refills will be displayed in the personalized “Order center,” as well as within the user’s prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions to check out.
- **By telephone** — Call **1 800 4REFILL (1 800 473-3455)** to use the automated refill system.
- **By mail** — Use the refill order form that will accompany your prescription. Mail it with your co-payment to Medco in the return envelope.

To make sure that you don't run out of your medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or at www.medco.com.

Paying for your medication

You may pay by Visa®, MasterCard®, Discover®/NOVUS®, American Express®, or Diners Club®, or by check or money order. If you prefer to pay for all of your orders by credit card, you can join our automatic payment program by calling **1 800 948-8779** or by enrolling online at www.medco.com.

The retail pharmacy service

The retail pharmacy service is most convenient when filling your **short-term prescription needs**. For example, if you need an antibiotic to treat an infection, you should go to the retail pharmacy of your choice within the Medco network. You will pay less if you go to a retail pharmacy that participates in our network.

For certain prescription drugs you take on a long-term basis (3 months or more), you may use a participating retail pharmacy for your initial prescription and one refill (for a total of two fills). If you continue taking that medication, you **must** order subsequent refills through the Medco By Mail pharmacy service **or pay the entire cost** of the medication yourself at the retail pharmacy.

To find out whether a pharmacy participates in our network:

- Ask your retail pharmacist.
- Visit our website at **www.medco.com** and use our online pharmacy locator.
- Call **1 800 413-7402** and use our interactive pharmacy locator.

Ordering new prescriptions or refills at a participating retail pharmacy:

Step 1: Show your prescription ID card at the pharmacy.

Step 2: Pay your co-payment (the pharmacist will tell you the amount).

At nonparticipating pharmacies:

If you go to a retail pharmacy that is not part of the Medco network, you:

Step 1: Pay the full cost of the prescription, and

Step 2: Complete a direct reimbursement claim form and submit it to Medco. You will be reimbursed for the amount the medication would have cost your plan at a participating pharmacy minus the co-payment you would have paid. This may result in an out-of-pocket expense to you.

You can order claim forms anytime online at **www.medco.com** or by calling **1 800 413-7402** and using the interactive telephone system.

The Medco website

If you have Internet access, you can visit us online at **www.medco.com**, where you'll find convenient, timesaving features. To get the most from our website, click on the "register now" link and have your member ID number (which is on your prescription ID card) and a recent prescription number handy. Simply follow the instructions to complete the one-time registration. The next time you visit, you will only need to enter your e-mail address and password to log in.

On the website, you can:

- Order and track the status of your mail-order prescriptions.
- Compare pricing and coverage for brand-name and generic drugs—for both mail order and retail.
- Review your prescription history and expenses, as well as check and pay balances.
- Look up The Employees' Security Fund of the Electrical Products Industries specific prescription drug benefits guidelines.
- Print Medco By Mail pharmacy service order forms or request they be mailed to you.
- Request claim forms for prescriptions filled at nonparticipating pharmacies.

Other useful website features include:

- Locating and getting directions to a participating retail pharmacy.
- Receiving e-mail notices so that you can stay informed about your prescription orders and new website features.
- Getting the necessary information about your prescription history and your benefit plan before you visit your doctor.
- Taking charge of your health with health and wellness information, tools, and resources.
- Shopping for nonprescription drugstore items.

Protecting your privacy and safety

Medco promotes the safe and effective use of medications. When your prescriptions are filled at a Medco By Mail pharmacy, our pharmacists use the health and prescription information we have on file for you to consider many important clinical factors, including drug selection, dosing, interactions, duration of therapy, and allergies. In addition, information is shared with your participating retail pharmacy. If there is a potential problem, an experienced, registered pharmacist may contact your doctor. If you have any questions about your medications, you can call Member Services at 1 800 413-7402 and talk to one of our pharmacists 24 hours a day, 7 days a week.

We include educational and safety information with every new prescription ordered through the Medco By Mail pharmacy service. In addition, Medco may contact your prescribing doctor to discuss certain clinical factors and benefit management matters. We may also contact you from time to time regarding products and services offered by your plan.

Please note: The dispensing of certain controlled substances and other prescribed drugs is governed by the pharmacist's judgment and dispensing restrictions, such as quantities allowable. Federal law prohibits the return of any dispensed prescriptions.

Your privacy is important to us. Medco uses the health and prescription information about you and your dependents to administer your plan. This process generally involves reporting the information to the administrator of your health plan. We also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

Information anytime by telephone

“How may I help you?” is the automated phone service at Medco that allows you to instantly perform a number of tasks, 24 hours a day, 7 days a week. With this service you can:

- Check the status of a prescription order.
- Refill a prescription.
- Locate a participating retail pharmacy.
- Request additional mail-order forms and envelopes.

You can also verify your coverage, ask for a summary of your prescription history, or handle any billing issues, including changing your credit card information. Simply state your request in a natural tone of voice, as if you were speaking to a live person—for instance, say, “I need a refill” or “I want to check the status of an order.” If you’re interested in mail order or your medications, the system may play a message that describes how to get started. For other specific questions about your pharmacy coverage, you may be directed to a live Member Services representative. If you wish to speak directly to a Member Services representative, state that request clearly.

If you are ordering a refill, be sure to write down your confirmation number after the telephone order is completed in case any questions about your prescription come up later.

How to reach us

Internet

You can visit us at **www.medco.com** to:

- Order and track the status of your Medco By Mail prescriptions.
- Check prescription coverage and pricing.
- Request Medco By Mail pharmacy service order forms and envelopes.
- Locate a participating retail pharmacy.
- Discover a world of health information and much more.

Important telephone numbers

You can reach us at the numbers below. Most services listed are available 24 hours a day, 7 days a week, except Thanksgiving and Christmas.

Member Services

Call Medco at **1 800 413-7402** to:

- Request Medco By Mail order forms and envelopes.
- Find a participating pharmacy.
- Speak with a Member Services representative.
- Speak with a registered pharmacist.

Refilling prescriptions

To refill a Medco By Mail pharmacy service prescription using our automated system, call **1 800 4REFILL (1 800 473-3455)**.

Doctor faxes

To fax your prescriptions to the Medco By Mail Pharmacy Service, ask your doctor to call **1 888 EASYRX1 (1 888 327-9791)**.

Credit card payments

To arrange credit card payment for all your Medco By Mail prescriptions, call **1 800 948-8779**.

TTY

To access TTY service for hearing-impaired members, call **1 800 759-1089**.

Braille

To request Braille labels for Medco By Mail pharmacy service prescriptions, call **1 800 413-7402**.

Medco is the company The Employees' Security Fund of the Electrical Products Industries chose to manage your prescription drug benefit.

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