



## Express Scripts Frequently Asked Questions

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### GENERAL INFORMATION

**Q: What is the Express Scripts Member Services phone number and what are the hours of operation?**

**A:** Express Scripts Member Services is available 24 hours per day, 7 days per week and can be reached at 855-612-3121.

### WELCOME MATERIALS

**Q: Will there be new member ID cards?**

**A:** Yes, you will receive your new member ID card in your welcome package when you come onboard. (Please note that the member ID card will cover all your dependents. Separate ID cards for dependents will not be issued.) Once received, please show your new member ID card to your pharmacist when filling a prescription for yourself or a covered family member. You'll also be able to access your member ID card anytime from your mobile device if you download the Express Scripts Mobile App.

A convenient feature on **Express-Scripts.com** allows you to print a temporary member ID card for use at a participating retail pharmacy. The temporary card isn't intended to replace your member ID card. If you need to order a permanent replacement card, please contact Member Services toll-free at; 855-612-3121. Or, go to **Express-Scripts.com** and register.

**Q: What if I don't receive my member ID card?**

**A:** If you don't receive your new ID card, request a new card by calling Member Services at 855-612-3121.

## PHARMACY COVERAGE

### **Q: How do I maximize my prescription drug benefit?**

**A:** The following will help to maximize your prescription drug benefit:

- Use FDA-approved generic drugs whenever possible.
- If you are taking a brand-name drug that is **not** on your plan's preferred drug list (or formulary), ask your doctor if a preferred brand drug or a generic would be right for you.
- Use participating local pharmacies to fill your short-term prescriptions. For example, your doctor might prescribe a 15-day medication for an infection. You should always get these types of medications from a participating local pharmacy.

### **Q: How can I calculate my out-of-pocket cost for a preferred or a non-preferred drug?**

**A:** There is a tool on **Express-Scripts.com** called "Price a Medication" that will help you calculate the estimated cost of a prescription drug. Just register and log in at **Express-Scripts.com** and click on "Price a Medication", from the menu under "Manage Prescriptions."

**Note:** The "Price a Medication" calculator does not imply a guarantee of coverage as covered products or categories are subject to individual plan restrictions and/or limitations. The "Price a Medication" tool displays cost and coverage information for the current calendar year.

### **Q: Are generics safe?**

**A:** Yes. FDA-approved generic drugs—like brand-name drugs—must meet the same standards of quality and purity established by the U.S. Food and Drug Administration (FDA), to help ensure their safety and effectiveness, and generics usually cost less. Generic versions approved by the FDA have the same active ingredients as their brand-name counterparts, and they are equal in strength and dosage. Sometimes, drug manufacturers use different inactive ingredients, such as fillers and dyes, which may affect a generic drug's shape, color, size or taste.

### **Q: Why should I consider generics or preferred brand-name drugs?**

**A:** You may save money by taking generics or preferred brand-name drugs, because they usually cost less under your plan than non-preferred brand-name drugs. Many new generics have become available over the past year. If you're taking a non-preferred drug, ask your doctor if a lower-cost generic or preferred brand drug would be the right option for you.

### **Q: How do I know whether my medication is covered or whether there is a generic equivalent?**

**A:** To find coverage and pricing details or if your medication has a generic equivalent, register and log in at **Express-Scripts.com**. Then, choose "Price a Medication" from the menu under "Manage Prescriptions." After you look up a medication's name, click "View coverage notes." Or, you can contact Member Services at 855-612-3121.

### **Q: How do I know my plan's list of preferred drugs?**

**A:** Your plan does have a list of preferred medications. You may register and log in at **Express-Scripts.com**, to determine the preferred medications. If you are taking a brand-name drug that has become non-preferred, you may want to talk to your doctor about a lower-cost generic or preferred brand drug as an option.

- **Preferred** (or formulary) medications are on the preferred medication list and cost less than non-preferred medications. This list of medications is determined based on the advice of pharmacists and a group of independent doctors.
- **Non-preferred** (or non-formulary) medications are not on the preferred list of medications and may cost you more.

**Q: How do I know which drugs are preferred?**

**A:** Your preferred drug list contains thousands of commonly prescribed drugs. To see if a medication is covered on your drug list, log on at [Express-Scripts.com](http://Express-Scripts.com) and select “Price a Medication” from the drop-down menu under "Manage Prescriptions." If your drug is not preferred, talk with your doctor to identify an appropriate alternative that will effectively treat your condition.

## HOME DELIVERY

**Q: What is the *Express Scripts Pharmacy*?**

**A:** The **Express Scripts Pharmacy** is a home delivery service available as part of your **Michigan Tech** prescription drug plan. With Express Scripts home delivery, you could save when you fill up to a 90-day supply of your long-term prescriptions.

**Q: How can I start using the *Express Scripts Pharmacy*?**

**A:** To get started using the Express Scripts Pharmacy for medications you take on an ongoing basis, ask your doctor to write prescriptions for up to a 90- day supply, plus refills for up to 1 year (as appropriate). To fill the prescriptions, you may:

- Mail your prescription(s) along with the required copayment/coinsurance in the envelope provided with your Welcome Package.
- Call Express Scripts Member Services toll-free at 855-612-3121. You will need to have your member ID number handy when you call.
- Register and log in at **Express-Scripts.com** to order your prescription refills and renewals.

**Q: Is there an additional charge for shipping and handling with home delivery?**

**A:** Medications are shipped via standard service at no cost to you. Express shipping is also available for an additional fee.

**Q: How soon will I receive my home delivery prescription? And, how can I check the status of my prescription order?**

**A:** Please allow 8 business days from the day you mail in your prescription. Then, orders are usually processed and mailed within 48 hours of receipt. You can check on the status of your order by logging in at **Express-Scripts.com**. Or, you can call Member Services and use the automated system. If you’re a first-time visitor to the website, take a moment to register with your member ID number.

**Q: How do I pay for my home delivery prescriptions?**

**A:** You can pay by check, e-check (see below for additional information), money order or credit card. If you prefer to use a credit card, you have the option of joining Express Scripts’ automatic payment program by calling 800.948.8779 or by enrolling online. If you currently use a credit card for your home delivery prescriptions, you’ll need to contact Express Scripts with your credit card information, because this information can’t be transferred by your current home delivery pharmacy.

E-check is another term for electronic fund transfer. When you pay for home delivery prescriptions with e-check, your copayment/coinsurance are conveniently deducted from your checking account. There's a 10-day grace period between the time your order is sent and when the amount is deducted from the assigned checking account. (The amount that is being deducted will be included in the prescription information that accompanies your order.)

You can also provide your payment preference by logging in at **Express-Scripts.com** and selecting "Edit Payment Information" from the menu under "My Account." Then click "Edit information" to input your payment information.

Millions of people take advantage of the savings and convenience of home delivery pharmacy services from Express Scripts; so can you. You can contact **Express Scripts 855-612-3121** or **Express-Scripts.com/Decide** with your decision.

## **SPECIALTY MEDICATIONS**

### **Q: What is a Specialty Medication?**

**A:** Some prescription drugs are called "specialty medications." Specialty medications are used to treat complex, chronic health conditions, such as, Multiple Sclerosis or Rheumatoid Arthritis. These medications usually have to be stored or handled in special ways.

### **Q: Is there an extra cost to use Accredo's services?**

**A:** No. Accredo, the Express Scripts wholly owned specialty pharmacy, is part of your prescription drug benefit.

### **Q: Can I order all my medications from Accredo?**

**A:** No. Accredo dispenses only specialty medications.

## **PRIOR AUTHORIZATIONS**

### **Q: What is a coverage review or prior authorization?**

**A:** Michigan Tech uses coverage management programs to help ensure you receive the prescription drugs you need at a reasonable cost. Coverage management programs include prior authorization, step therapy and quantity management. Each program is administered by Express Scripts to determine whether your use of certain medications meets your plan's conditions of coverage. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.

If your prescription requires prior authorization, you or your doctor can initiate the prior authorization review by calling Express Scripts at 1-800-753-2851. Express Scripts will inform you and your doctor in writing of the coverage decision.

### **Q: How do I know if my medication needs a coverage review?**

**A:** You can register and log in at **Express-Scripts.com** and use the "Price a Medication" feature. After you look up a medication's name, click "View coverage notes." Or, you can call Member Services at 1-800-753-2851.

## DRUG QUANTITY MANAGEMENT

### **Q: What Is Drug Quantity Management?**

**A:** Drug Quantity Management (DQM) is a program in your prescription benefit that's designed to make the use of prescription drugs that are safer and more affordable. It provides you with medications you need for your good health while making sure you receive them in the quantity considered safe.

Certain medications are included in this program. For these medications, you can receive an amount to last you a certain number of days: for instance, the program could provide a maximum of 30 pills for a medication you take once a day. This gives you the right amount to take the daily dose considered safe and effective, according to guidelines from the FDA.

## EXPRESS SCRIPTS' WEBSITE AND MOBILE APP

### **Q: How do I register with the Express Scripts website?**

**A:** You can log in and register at **Express-Scripts.com**. You will be asked to provide your member ID number and email address.

### **Q: What can I do on the Express Scripts website?**

**A:** On **Express-Scripts.com** you can...

- Get information about your plan.
- Find participating retail pharmacies near you.
- See how much certain medications will cost.
- Check order status.
- Refill and renew home delivery prescriptions.
- Receive timely medication alerts.
- Find available lower-cost medication options.
- Ask questions of a pharmacist online.

### **Q: How do I download the Express Scripts Mobile App?**

**A:** Visit your mobile device app store, search for "**Express Scripts**," and download it for free. Register or log in using the same user name and password you created if you already registered via Express-Scripts.com.

### **Q: What can I do on the Express Scripts Mobile App?**

**A:** You can use the app to view your medications and set reminders for when to take them or to notify you when you are running low. You can also get personalized alerts, check for lower-cost prescription options available under your plan and display a virtual member ID card that you can present at the pharmacy.

<sup>1</sup> The medications affected by this plan limit may change. To find out whether your medication's price is affected by these plan limits, log in to Express-Scripts.com and select "Price a Medication" after you log in. After selecting your medication, click "coverage notes" on the results page. If you are a first-time visitor to our website, please take a moment to register and have your member ID number handy. If the cost of a medication at a retail pharmacy is lower than your plan's retail copayment/ coinsurance, you will not pay more than the retail pharmacy's cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail copayment/coinsurance.