



PPO Plan 3 - Your Prescription Benefit at a Glance

See how you can get the most from your benefit.

Show this to your doctor and ask if you could pay less by filling a generic prescription through home delivery.

Home delivery: savings and to-your-door convenience

Did you know you could avoid paying more money if you use home delivery? For your long -term drugs (those you take for at least 3 months), you'll typically pay less with home delivery from the Express Scripts Pharmacy SM. You'll get up to a 90-day supply with free standard shipping.

It's easy to start! Just call us at the number on your member ID card, and we'll ask your doctor for a new prescription. Or ask your doctor to e-prescribe or fax a 90-day prescription to us. You can also get started at Express-Scripts.com.

Generics: benefits for your health and budget

FDA-approved generics are just as safe and effective as brand-name drugs. The difference? Generics can cost about 50% to 70% less. Today, nearly 8 in 10 prescriptions filled in the U.S. are for generic drugs. If you're taking a brand-name drug, ask your doctor if a less expensive generic is available.

What you'll pay

	Home Delivery from the Express Scripts Pharmacy	Retail pharmacy (in network)
Generics	\$10	\$10
Preferred brands	\$80	\$40
Non-preferred brands (no generic)	\$120	\$60
Non-preferred brands (generics available)	\$10 plus cost difference	\$10 plus cost difference
Specialty	20% up to \$400	20% up to \$200

Your plan has an out-of-pocket maximum of \$4,600 for you or \$9,200 for your family. If you pay this much in a year, medications for the rest of the year are covered 100%. The out-of-pocket maximum does not include the cost of care when benefit limits have been reached, balance billed amounts from out-of-network providers or the amount of services and supplies not covered by the plan.

Select preventive prescription drugs will now be covered at no cost. For more details please refer to the Express Scripts preventive drug list.

Manage your prescriptions online and on the go

- Refill home delivery prescriptions
- Find potential lower-cost options
- Check order status
- Find the nearest in-network pharmacy



^{1.} U.S. Food and Drug Administration. http://www.fda.gov/regulatoryinformation/legislation/federalfooddrugandcosmeticactfdcact/significantamendmentstothefdcact/fdasia/ucm310992.htm. Accessed August 5, 2014. 2. U.S. Food and Drug Administration. http://www.fda.gov/Drugs/ResourcesForYou. Accessed August 5. 2014.