

Express Scripts Prescription Drug Benefits

Effective 9/1/2007

BCPS Retirees over age 65

Retail

- Co-pay is 20% of the cost of the prescription. (Benefit remains the same.)
- Days supply limited to 90 days subject to the 20% co-pay.
- Generic drugs are not mandatory, however, if a generic is available your cost will be lower.
- Step therapy applies to a limited number of new prescriptions only.

Mail order

- Co-pay is \$15 for generic drugs; \$40 for any brand name drug.
- Purchasing drugs at mail order is NOT mandatory. May continue to purchase maintenance drugs at the retail pharmacy however the co-pay at retail may be much higher.
- You do not have to look at any formulary listing since there is no difference in your brand co-pay. Note: If you choose lower cost brand name drugs the Board cost will be lower and your rate increases each year will be lower.
- Days supply limited to 90 days subject to the mail order co-pay.
- Generic drugs are not mandatory, however, if a generic is available your cost will be lower.
- Step therapy applies to a limited number of new prescriptions only.

Express Scripts Prescription Drug Benefits

Effective 9/1/2007

BCPS Retirees under age 65 and Active employees

Retail

- Co-pay is \$8 generic; \$20 preferred brand; \$35 non-preferred brand.
- Days supply limited to 90 days subject to the co-pay every 30 days. May purchase up to a 90 day supply at retail but pay three co-pays, one for each 30 day supply.
- Generic drugs are mandatory. If a brand drug is used when there is a generic equivalent available then you will be responsible for the cost difference between the brand and generic plus the co-pay.
- Step therapy applies to a limited number of new prescriptions only.
- You **must** look at the **formulary listing** since there is a difference in your brand co-pay. If the drug is on the preferred listing then your cost is lower. If your doctor prescribes a non-formulary drug as if they can prescribe a drug that is clinically equivalent on the formulary drug list.

Mail order

- Co-pay is \$15 for generic drugs; \$40 for any brand name drug.
- Purchasing drugs at mail order is NOT mandatory. May continue to purchase maintenance drugs at the retail pharmacy however the co-pay at retail may be much higher.
- You do not have to look at any formulary listing since there is no difference in your brand co-pay. Note: If you choose lower cost brand name drugs the Board cost will be lower and your rate increases each year will be lower.
- Days supply limited to 90 days subject to the mail order co-pay.
- Generic drugs are mandatory. If a brand drug is used when there is a generic equivalent available then you will be responsible for the cost difference between the brand and generic plus the co-pay.
- Step therapy applies to a limited number of new prescriptions only.