

Prescription Benefits FAQ

What Is Express Scripts?

Express Scripts is the Pharmacy Benefit Manager for the Schools Health Insurance Fund.

Visit your BenePortal's Prescription Benefits page for more information.

What Prescription Plan Am I Enrolled In?

Your prescription plan is based on the medical plan you are enrolled in. Please see the chart below for all options.

Prescription Plan for Patriot V, Patriot X, and Premier Plan					
Generic Copay		Brand Copay		Mail Order	
\$10		\$15		\$10 Generic/ \$15 Brand	
Retail dispensing limit – 34 days or 100 unit doses, whichever is less Mail Order – up to a 90 day supply					
PPO Core and Buy Up Rx Plan					
Generic Copay	Formulary Brand Copay	Non-Formulary Brand Copay	Mail Order		
\$15	\$35	\$50	\$30 Generic /\$70 Formulary Brand/Non-Formulary \$100		
High Deductible Health Plan					
20% Coinsurance After Deductible					
Dispensing Limitations for PPO Core/Buy-Up/HDHP-Retail: 30 Day Supply / Mail Order: 90 Day Supply					
PPO \$3500 Deductible Plan					
\$200 Brand Rx Deductible; Retail Copays \$10 Generic / \$35 Formulary Brand / \$50 Non-Formulary Brand					

What Is Maintenance Medication?

A maintenance medication is a medication that you take on a regular basis for an ongoing condition, such as high blood pressure medication. For short-term illness requiring a one-time prescription, such as an antibiotic, your local participating pharmacy is still the best choice. This benefit enhancement does not pertain to members who are not on maintenance medications.

Why Should I Participate in The Home Delivery Program?

Ordering your maintenance drugs through the Express Scripts home delivery program will save you money! For one copay you will receive a 90-day supply of your medication. At your local pharmacy, you will be charged one copay for each 34 day supply or 100 unit doses, whichever is lesser. That's almost triple the cost! Select Home Delivery is also a convenient way to have your medications delivered right to your home. All medications are packaged properly to ensure the quality of the medication.

I am on a maintenance medication now, but I have it filled at my local pharmacy each month.

1) How do I Enroll in the Select Home Delivery Program?

There are 3 convenient ways to enroll in Select Home Delivery-

- Sign in at <http://www.starthomedelivery.com/> and follow the prompts.
- Call Express Scripts at 888.772.5188 (have your member ID card handy) and request to be enrolled.
- Or, complete and mail in the Express Scripts mail order form.

2) How Do I Continue Using My Local Pharmacy For my Maintenance Medication?

Members may choose to opt out of the Select Home Delivery and continue to purchase their maintenance medications at their local pharmacy, however you must contact Express Scripts at 888.772.5188 or at <http://www.express-scripts.com/> and let them know you want to opt out of the program.

Which Medications Are Ideal for Home Delivery (Mail Order)?

Use Home Delivery for your maintenance medications. For short-term illness requiring a one-time prescription, such as an antibiotic, your participating pharmacy is the best choice.

How Do I Order Specialty Medications?

Specialty medications require special handling, careful administration, and ongoing patient care management. Accredo, an Express Scripts Specialty Pharmacy, has been working exclusively with specialty medications for more than 25 years. To get started, visit the Accredo website at www.accredo.com or contact them at 1-877-ACCREDITO (222-7336).

Which Medications Are Covered?

1. Federal Legend Drugs

Any FDA approved medicinal substance which bears the legend -Caution: Federal Law prohibits dispensing without a prescription.

2. State Restricted Drugs

Any medicinal substance which may be dispensed by prescription only, according to State Law.

New Jersey State Law requires available generic drugs to be dispensed by the pharmacist unless a prescribing physician specifically indicates that only a brand name be dispensed or a patient insists on a brand name. Consequently, unless a brand name prescription drug is stipulated as medically necessary by the prescribing physician, participating providers may require cardholders under this contract who decline a generic alternative to pay any drug costs in excess of the reimbursable generic price. The dispensing pharmacist will be reimbursed based upon the appropriate generic price.

3. Compounded Medications

A compounded medical prescription is an extemporaneously prepared dosage form. The compound must contain at least one federal legend drug in a therapeutic amount; or a combination of ingredients which require a prescription by law when compounded into a specific dosage form for an individual patient at the direction of a prescriber, and which is also in a therapeutic amount.

4. Diabetic Supplies

Insulin; disposable insulin needles/syringes; disposable blood/urine glucose/acetone testing agents (e.g. Clinistest tables, Chemstrips, Diastix Strips and test-tape); blood glucose monitors; and lancets.

5. Contraceptive Devices

Any drug or device used for contraception by a female which is approved by the FDA for that purpose.