

# YOUR PRESCRIPTION DRUG COVERAGE

## Key Things to Know if Enrolled in an LSC Medical Program Option

If you're enrolled in an LSC Medical Program option (HSA Core, HSA Value or Copay Advantage), then your prescription drug benefits are provided through BCBSIL, in partnership with Prime Therapeutics.

### FIND AN IN-NETWORK PHARMACY

To find local pharmacies in your network, logon to [myscbenefits.com](http://myscbenefits.com). From there, click on the My Medical/RX Plan link at the top of the screen, then select "Plan", followed by "Learn More" (next to the Prime Therapeutics logo), then click "Connect." You can then start a search for all in-network pharmacies near you by clicking on "Find a Pharmacy." Just enter your zip code, city and state, or home address.



### PROGRAM RULES

The following rules apply for all of our Medical Program options and help to promote safety, control costs and encourage correct prescription drug use. The classes of drugs listed here and their examples are not intended to be a full list.

Rule	What It Means	What It Means to You
<b>"Dispense as Written" (DAW) penalty</b>	Commonly referred to as a DAW penalty, this penalty applies if you or your doctor insists on the brand-name drug when a generic is available.	If a generic drug is available, but your doctor notes "Dispense as Written/No Substitutions" on the prescription for the brand-name drug, you will pay the coinsurance <i>plus</i> the difference between the generic and the brand price.  See page 2 for more details.
<b>Step therapy</b>	Applies to certain drug classes and encourages you to try a generic before "stepping up" to a higher-priced brand drug.	Before your doctor writes a prescription, always ask if the generic is right for you.  See page 3 for more details.
<b>Prior authorization</b>	Requires your physician to provide documentation regarding the clinical need for certain medications. This is to ensure certain classes of drugs are being prescribed appropriately based on FDA-approved guidelines. Some examples include:  + Androgens + Cardiovascular Agents + Anti-Inflammatory Narcotics + Antidiabetics + Antineoplastics	Quantum Health may review your prescription with your doctor to determine if benefits can be paid.

*Chart continues...*

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**Program Rules (continued)**

Rule	What It Means	What It Means to You
<b>Dispensing limits</b>	Quantity limits (i.e., the approved amounts of medication covered by the Program) apply to select drugs. Some examples include: + Antivirals (e.g., Abacavir) + ADHD (e.g., Amphetamine) + Narcotic (e.g., FENTORA) + Migraine Products (e.g., AIMOVIG) + Anticoagulants (e.g., ELIQUIS) + Antidiabetics (e.g., Trulicity)	This limits the amount of medication for which the Program will pay, based on clinical guidelines.
<b>90DayMyWay®</b>	90DayMyWay® is a convenient benefit to help you save on long-term maintenance medications. You can get your 90-day supply delivered to your door (within the United States) or pick them up from your local CVS pharmacy. It's your choice.	If you are prescribed a long-term, maintenance medication, you will be required to fill a 90-day supply. Visit <a href="https://www.express-scripts.com/rx">express-scripts.com/rx</a> or call Express Scripts Pharmacy (mail order) at <b>1-833-715-0942</b> .
<b>Performance Select Drug List</b>	Includes non-specialty and specialty medications and clinically effective brand and generic therapies that are prescribed for medical conditions such as ADHD, diabetes, hepatitis C, multiple sclerosis, rheumatoid arthritis and more.	If you are prescribed a medication, Quantum Health will work with your doctor to find the most clinically effective therapy at the lowest cost. To avoid delays, have your doctor call Quantum Health at <b>1-844-460-2803</b> .
<b>No coverage for non-sedating antihistamines (NSAs)</b>	No coverage for NSAs, which are used to relieve allergy symptoms.	There are many forms available over-the-counter that are considered clinically equivalent to prescribed medication (e.g., Claritin, Allegra, Alavert and Zyrtec, as well as their generic versions, which can save you even more money). Talk with your doctor about the best option for you.
<b>Coverage for proton-pump inhibitors (PPIs)</b>	Select generic are covered (e.g., omeprazole, pantoprazole, and esomeprazole granules) and their alternatives available over-the-counter (e.g., Prilosec OTC, Prevacid 24HR), which are proven to be just as effective as brand-name PPIs and much cheaper. However, there is coverage for one brand-name PPI, Dexilant.	Talk with your doctor about the best option for you.

**“DISPENSE AS WRITTEN” PENALTY**

A DAW penalty applies if you or your doctor insists on the brand-name drug when a generic is available. For example:

- + The pharmacist advises you that a generic is available, but you stay with the brand-name drug written on your prescription, **or**
- + Your doctor writes DAW on the prescription for a brand medication and does not change it to a generic when asked. (Your doctor will be contacted to ask about a change to the generic at the time your prescription is filled.)

If your doctor or you are not in agreement with the switch to the generic, you will be requested to pay the following penalty:

- + The cost of your usual coinsurance  
**PLUS**
- + The cost difference between the brand and the generic.

**EXAMPLE: Dispense as Written (DAW) Penalty**

Your doctor writes Dispense as Written (DAW) on your prescription for a preferred brand-name drug that costs \$130 a month. The generic costs \$50 a month.

The following is what you pay if you are enrolled in the Copay Advantage Medical Program option, and your doctor or you do not agree to switch to the generic:

30% coinsurance	\$39
<b>PLUS</b> difference between brand (\$130) and generic (\$50)	<u>\$80</u>
<b>You pay</b> (versus just \$50 <b>or less</b> for generic)	<b>\$119</b>

**See your Annual Benefits Enrollment materials** for information to help you complete this example for other Medical Program options.

## Before your doctor writes a prescription, always ask if the generic is right for you!

The *Rx Tip Sheet* on page 4 suggests more ways to save on prescriptions.

**IMPORTANT:** If your doctor believes that a generic is not appropriate, he or she may contact Quantum Health to discuss authorization for the brand medication. However, it is solely up to BCBSIL/Prime Therapeutics to authorize a brand medication, and the DAW penalty may still apply if your doctor does not switch you to a generic.

## STEP THERAPY PROGRAM

This program is for certain drug classes and encourages you to try a generic before “stepping up” to higher-priced brand drugs. The affected drug classes may include:

- + Antipsychotics
- + Hypnotics
- + Antidepressants
- + Analgesics- Anti-Inflammatory
- + Psychotherapeutic and Neurological Agents

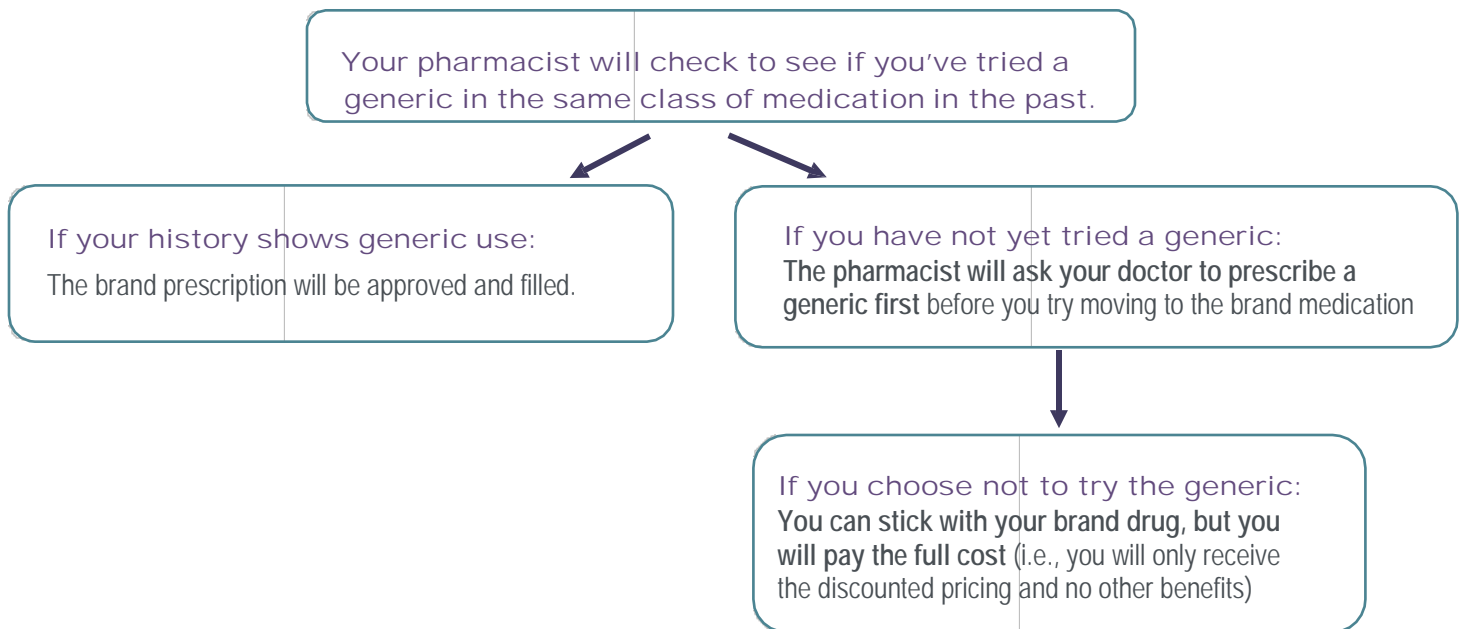
Here’s an example of commonly used drugs for Psychotherapeutic and Neurological Agents:

	Horizant (brand)	Gralise (brand)	Gabapentin ER (generic)
<b>Cost per day*:</b>	\$22.16	\$7.27	26 cents

\*These prices are illustrative only. Costs are determined at point of sale and according to your Plan benefits.

! As you can see, there’s a big difference in costs between brand and generic.

## HOW THE STEP THERAPY PROGRAM WORKS



## PRESCRIPTION DRUG BENEFITS

Prescription drug coverage through BCBSIL/Prime Therapeutics is included with all three Medical Program options: HSA Core, HSA Value and Copay Advantage. **Any penalties incurred in conjunction with the prescription drug programs described in this document will not count toward your deductible or out-of-pocket maximum.**

Please see your Annual Benefits Enrollment materials for more information about your prescription drug coverage.

## BE BENEFITS WISE

- ✓ **Choose Generics** — The use of generic drugs helps to lower prescription drug costs for both you and LSC Communications. And the FDA requires generic drugs to be as safe and effective as brand-name drugs. Talk to your doctor about choosing a generic or preferred brand option, especially if you are taking a maintenance medication, so you have no surprises when you fill/refill a prescription. **BONUS: The Plan pays 100% of the cost of generic cholesterol and blood pressure medication.**
- ✓ **Check the BCBSIL/Prime Therapeutics Performance Select Drug List** — BCBSIL/Prime Therapeutics periodically updates the list and medications may be removed from the list. If impacted, you and your doctor will receive a letter about the drug list changes. Please note these changes affect a number of drug categories (including drugs to treat COPD, depression, dermatology, high-blood pressure and diabetes). Non-preferred drugs cost more, and if you use a drug that is no longer on the list, you may be required to pay the full cost. To find the list of preferred brand drugs, visit [mylscbenefits.com](https://mylscbenefits.com).
- ✓ **Receive a 90-day supply at a CVS retail pharmacy for the same price as mail-order.**
- ✓ **Use Your HSA or FSA** — Save money by paying for your prescriptions with tax-free dollars through a Health Savings Account (HSA) or the Health Care Flexible Spending Account (FSA). Just be sure to understand IRS reimbursement rules and how your Medical Program option can affect your Health Care FSA. For more information, refer to your Benefits Enrollment Guide.

### MORE INFO

- + **Call: 1-844-460-2803**, 7:30 a.m. - 9 p.m. CST, Monday through Friday
- + **Visit: [mylscbenefits.com](https://mylscbenefits.com)** (research drug costs and take advantage of other site features to help you save time and money.)
- + **Connect:** Download the Quantum Health app for iPhone or Android to manage your family's health anytime.

## RX TIP SHEET

### Steps to Saving Money on Your Prescriptions

Here's how you can work with your doctor to choose a lower-cost medicine in treating your health condition:

1. **Write down all of the medications** you've taken recently or are currently taking.
2. **Share the list of medications with your doctor.** Ask if there are lower-cost options that would work for you. (Lower-cost options are generally generic medicines.)
3. **Have your doctor write or call in any new prescriptions.**
4. **If your doctor does not feel a lower-cost medicine is right for you,** ask him or her to contact Quantum Health for more options.
5. **Fill your new prescription at a network retail pharmacy or through Express Scripts mail-order service.** To find local pharmacies in your network, visit [mylscbenefits.com](https://mylscbenefits.com). Click on My Medical/Rx Plan -> Plan -> Learn More (next to the Prime Therapeutics logo) -> Connect -> Find a Pharmacy -> Search for all in-network pharmacies near you

### Questions to Ask Your Pharmacist

Make it a habit to ask your pharmacist these questions whenever you fill a prescription:

- + Is this a generic?
- + Is there a generic of my drug available?
- + Can I substitute my medication with a generic?
- + How much will I save under my prescription drug plan if I take the generic?
- + Does the generic look different from the brand-name drug? (Although generic medications must have the same active ingredients, they may differ in appearance.)