

MEDICAL MUTUAL
MZ-22-1S-0330
3737 SYLVANIA AVE
TOLEDO, OH 43623
1775 17762



EXPRESS SCRIPTS®

Important benefit information

Please keep for your records —

Your Member ID#: CWK000100002

Your prescription drug benefit information
is on your health plan ID card.



2019999999 - 000000001 CID PMM-CWK

JOHN Q SAMPLE
123 ANYSTREET
APT. 456
SOMETOWN, US 99999-9999

09999999000001010100

Medical Mutual and Express Scripts want to make it easy for you to fill your medications. Important information to help you is available online. Log in to My Health Plan at MedMutual.com/Rx and click the “Sign on to Express Scripts” button. Once you are securely re-directed to the Express Scripts website, follow the steps below.



1. Make sure your pharmacy is in your plan’s network.

Not all retail pharmacies are in all networks. Depending on your plan, prescriptions might not be covered at a non-network pharmacy, or they might cost you more. On the Express Scripts website, click Prescriptions, then Find a Pharmacy.

Note: For best service and price, we recommend you fill prescriptions for specialty medications through Accredo, an Express Scripts specialty pharmacy, or Gentry Health Services (owned by Discount Drug Mart). Depending on your plan, you may be required to fill at one of these specialty pharmacies.

- 2. Make sure your medication is covered on your plan’s formulary.** If you don’t see your current medication, talk to your doctor about a covered alternative medication that is appropriate for you. You can also get an estimate of your costs and find out if there are any requirements for your medication (e.g., if there are quantity limits or if you need prior authorization or step therapy). On the Express Scripts website, click Prescriptions, then Price a Medication. Enter the drug name and follow the instructions. Click View Coverage Notes on the Results page.

(Over)



3. **Make sure you are paying the lowest cost for your medication.** Express Scripts offers cost-saving opportunities such as generic equivalents, using mail order (if allowed by your plan) and more. To check your cost for a medication or available cost-saving alternatives, go to the Express Scripts website, click Prescriptions, then Price a Medication.
4. **Access 24/7 support if you have any questions.** Express Scripts pharmacists are available by phone and online 24 hours a day, seven days a week to help you with information about costs, coverage rules, alternative medications, side effects, the status of a mail-order request and more. They also help safeguard your health by checking for harmful interactions with other medications you are taking and any allergies you have.

If you have trouble getting your medication, call Express Scripts at the Rx Information number on your health plan ID card. Member Services representatives are available 24 hours a day, seven days a week.

Thank you for being our member. We look forward to serving your prescription drug needs.

Sincerely,

Express Scripts

For complete details about your prescription plan, visit the Express Scripts website through My Health Plan or call Member Services at the Rx Information number on your ID card.

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Using Mail Order

Save money on your long-term medications

If you take long-term medications, such as those used to treat high blood pressure, high cholesterol or diabetes, you may save time and money by having them delivered conveniently to your home through mail order.

New Prescriptions

- To make sure you have what you need to start taking your medicine, ask your doctor for one prescription for a 30-day supply. Fill this prescription at a network retail pharmacy.
- Then, ask your doctor for a second prescription, for up to a 90-day supply plus refills. There are three ways to submit this prescription to the Express Scripts home delivery pharmacy:
 - Your doctor can e-prescribe it directly to Express Scripts.
 - Your doctor can fax your prescription to Express Scripts.
 - You can mail your prescription with a completed mail-order form and payment to the address on the form. To print a form, visit the Express Scripts website through My Health Plan. (Visit [MedMutual.com/Rx](https://www.MedMutual.com/Rx), then click Sign on to Express Scripts. On the Express Scripts website, click Benefits > Print Form.) You can pay by credit card, debit card, check or money order.

Refills

When you have two weeks' worth of your medication left, you will need to order a refill. You can do so online, by phone or by mail.

- **Online:** Visit the Express Scripts website through My Health Plan. Click Add to Cart for your eligible prescriptions and check out by providing payment information. If your prescription has expired, Express Scripts will contact your doctor.
- **By Phone:** Call the Rx Information number on your Medical Mutual ID card. If your prescription has expired or run out of refills, Express Scripts will contact your doctor to renew it. You will also need to provide payment information before your medication is shipped to you.
- **By Mail:** Complete the refill slip that came with your original prescription. Then mail it to Express Scripts with your payment (or complete the credit or debit card information) in the envelope provided.
- **By Smartphone:** You can plan refill orders via the free iPhone or Android Smartphone application available in the App Store or Google Play under "Express Scripts".

You can also set up automatic refills for many long-term medications. Once you enroll an eligible medication,* you no longer need to remember to order refills. As you get close to the end of your current supply (based on when the previous fill was shipped), Express Scripts will notify you about two weeks before mailing your medicine so you can cancel or change the order if you need to.

Safe, Accurate, Timely Delivery

All prescriptions filled through the Express Scripts Home Delivery pharmacy are checked for dosing accuracy and drug-to-drug interactions. They are more than 99.99 percent accurate according to the prescription written.

Your medication will be delivered to you in confidential, tamper- and weather-proof packaging. Medications requiring special temperature control follow strict guidelines. Express Scripts will deliver to your home, workplace or even vacation spot to make sure you get your medication when and where you need it.

You should receive your medication within 10-14 days of Express Scripts receiving your order. To ensure prompt delivery after submitting your prescription, visit the Express Scripts website through My Health Plan to confirm your billing information and mailing address are up to date. Delivery tracking can also be managed through the website or mobile app. You may also call the Rx Information number on your Medical Mutual ID card to confirm your prescription was received and to provide additional payment and allergy information.

Most medications are shipped via the U.S. Postal Service at no charge to you. Expedited shipping is available for an additional fee.

Paying in monthly installments

Enroll in Express Scripts' Extended Payment Program to make it easier to pay for 90-day supplies when you order them through the mail. You receive:

- Your full 90-day supply after your first payment
- Automatic charges to the credit or debit card of your choice (Flexible Spending Account and Health Savings Account debit cards cannot be used with this program)
- A payment schedule provided with your first order

To help determine what your monthly cost will be, visit the Express Scripts website by logging in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member). Click on "Prescription Drug Benefits" under the Benefits & Coverage tab, then click the "Sign on to Express Scripts" button. After you are securely redirected to the Express Scripts website, click on "Prescriptions." Then click "Price a Medication" and enter the name of your medication. You can also call the Rx Information number on your health plan ID card. You will need to know the name and strength of your medication, the amount of medicine you take (e.g., one tablet, one vial) and how often you take it (e.g., once per day).

Note: Once selected, Express Scripts will apply the Extended Payment Program to all mail-order prescriptions for all covered members in your household.

If you have questions, Express Scripts pharmacists are available 24 hours a day, seven days a week.

* Some medicines do not qualify for automatic refills. Examples include controlled or specialty medicines or medicines intended to be used on a short-term or as-needed basis like allergy or pain medications.

Select Home Delivery Active Choice Program

Let Express Scripts know your preference for filling prescriptions

Your prescription drug plan is part of our Select Home Delivery Active Choice program. This means you need to notify Express Scripts (ESI) whether you prefer to fill your long-term prescriptions at a retail pharmacy or if you want them delivered to your home.

Save time and money with home delivery

If you want to save money on your long-term prescription medications, you should consider home delivery through our partner, Express Scripts. Long-term medications are those that you take for three months or more. They are often used to treat conditions like high blood pressure, high cholesterol, or diabetes. They can be ordered directly through ESI and delivered conveniently to your door. Home delivery can save you time and money. To get started, visit [MedMutual.com/PrescriptionHomeDelivery](https://www.MedMutual.com/PrescriptionHomeDelivery) for a simple, step-by-step guide.

How Select Home Delivery Active Choice works

Select Home Delivery Active Choice requires you to notify ESI of your preference for filling your long-term prescriptions. If you prefer to continue filling your prescriptions at your local retail pharmacy, you need to let ESI know before the fourth fill so you will not be charged more for your medication and for the amount you pay to continue to apply to your deductible and/or out-of-pocket. Or if you want to switch to home delivery, ESI can help you get started. To let ESI know of your preference, just call the Rx Information number listed on your member ID card. Here is how switching to home delivery can save you money for a plan that has copays:

	Generic	Preferred brand-name (formulary)	Non-preferred brand-name (non-formulary)
First three fills (each 30-day supply) at network retail pharmacy	\$15	\$75	\$180
Fourth or more fill at network retail pharmacy: ▪ If you DO notify ESI of retail preference	\$15	\$75	\$180
Fourth or more fill at network retail pharmacy: ▪ If you do NOT notify ESI of retail preference	Entire cost (will not apply to out-of-pocket maximum)	Entire cost (will not apply to out-of-pocket maximum)	Entire cost (will not apply to out-of-pocket maximum)
Each 90-day fill through Express Scripts Home Delivery	\$30	\$150	\$360
Total cost for 12 months at retail pharmacy	\$180	\$900	\$2,160
Cost for 12 Months through Express Scripts home delivery	\$120	\$600	\$1,440
Annual Savings through Express Scripts home delivery	\$60	\$300	\$720
*Member pay amounts will only apply to deductible and/or out-of-pocket after the third fill at retail if the member calls ESI to declare their choice.			

SaveOnSP

Reducing plan costs by maximizing manufacturer's assistance for specialty drugs

The SaveOnSP program saves Medical Mutual customers and their plan members money by maximizing prescription drug copay assistance from pharmaceutical manufacturers. With SaveOnSP, plan savings on specialty drugs average nearly 13 percent while members' out-of-pocket responsibility is reduced to \$0.

About the program

- Targets more than 200 drugs across several therapy classes and maximizes the available manufacturer funding by applying a 30% coinsurance rate to all drugs across the board*
- Produces typical plan savings ranging from \$2.50 to \$4.50 per member per month (PMPM)
- Reduces members' out-of-pocket costs to \$0

Results

Client example	Impact for plan sponsors and members
1,000 members One year in the SaveOnSP program	\$40,000+ plan savings 13% savings on annual specialty drug spend <2% of patient population drove total savings

Important notes:

- Requires enrollment in Medical Mutual's Specialty Drug Solution where specialty drugs are filled exclusively by Accredo (owned by Express Scripts), Gentry Health Solutions (owned by Discount Drug Mart) and University Hospitals Specialty Pharmacy.
- 90 days to implement
- Plan sponsor must update plan documents for employees (e.g., summary plan description, Summary of Benefits and Coverage)
- Eligible clients include:
 - Non-grandfathered plans
 - Plans not offering Employer Group Waiver Plans or Medicaid
 - SaveOnSP Exclusive (which includes a more targeted drug list) is available to groups with high-deductible health plans (HDHP)

Note: Plans with health savings accounts (HSA) that pay on prescription drug benefits may enroll in the SaveOnSP program; however, for self-funded groups, we require approval from the group's legal counsel to implement it.

*The SaveOnSP program uses Affordable Care Act state benchmarks to designate select specialty drugs as non-Essential Health Benefits. These drugs are still covered by the plan, but their copays are not subject to plan benefit rules. If members refuse the SaveOnSP program, they will pay the new increased copays.

How it works

SaveOnSP goes beyond True Payment Processing and is Medical Mutual's next step in helping our plans manage the rising cost of specialty medications. With True Payment Processing, only what the member pays out of pocket is credited to his or her maximum out-of-pocket and/or deductible amounts. With SaveOnSP, the group also receives value from the manufacturer's assistance.

Example: Otezla, a specialty drug used to treat psoriasis Cost: \$3,815.76 for a one-month supply (60 tablets)

Member's Published Cost Share	Member Deductible	Member Maximum Out of Pocket	Manufacturer's Assistance	Manufacturer Pays
20% up to \$250	\$0	\$4,000 per year	Member pays \$0	\$750 per 30-day fill

	True Payment Processing	SaveOnSP
Member's published cost share:	20% up to \$250	30% coinsurance (\$3,815.76 * .3 = \$1,144.73)
Manufacturer pays:	\$250 per fill	\$1,144.73 per fill
Member pays:	\$0 per fill	\$0 per fill
Member gets:	\$0 credited to their out-of-pocket maximum	\$0 credited to their out-of-pocket maximum
After 12 fills for year:		
Total annual cost paid by member:	\$0	\$0
Total annual cost paid by manufacturer:	\$3,000 (\$250 x 12)	\$9,000 (\$1,144.73 for 7 fills, then \$986.89 for 1 fill to reach \$9000 maximum)
Total annual cost paid by employer group:	\$42,789.12 ((\$3,815.76 * 12) - \$3000)]	\$36,789.12 ((\$3,815.76 * 12) - \$9000)
Annual savings from SaveonSP compared to True Payment Processing:		
Gross savings:	\$6,000	
SaveOnSP charges:	25% of gross savings = \$1,500 (\$6,000 x 25%)	
Total cost to group with SaveOnSP (drug cost plus SaveOnSP fee):	\$38,289.12 (\$36,789.12 + \$1500)	
Net savings to group:	\$4,500 (\$42,789.12 - \$38,289.12)	

Mandatory Home Delivery

A Prescription Drug Program

Keep your prescription drug costs down by using home delivery for medications you take for three months or longer. Order these medications through the Express Scripts Home Delivery Pharmacy and they will be delivered right to your home.

Your prescription drug plan requires you to fill your maintenance medications (those you take for three months or longer) through the Express Scripts Home Delivery Pharmacy. Doing so will not only help you save money, but can also help you save time.

- You receive up to a 90-day* supply with free standard shipping.
- Fill your prescriptions four times a year instead of 12.
- Pay for your prescriptions securely using any major credit card, debit card, check or money order. You can pay by phone, mail or online.
- Use the Extended Payment Program to split the cost of each fill into three equal payments, if needed.
- Pharmacists are available 24/7 to answer your prescription questions. Simply call the Rx Member Services number on your Medical Mutual ID card.

How It Works

If you fill a maintenance medication at a participating retail pharmacy more than a certain number of times (for example, three times within six months), you will have to pay the entire cost of your medication at the retail pharmacy. By filling your maintenance medication through the Express Scripts Home Delivery Pharmacy, you will pay your plan's mail-order copay. This can save you hundreds of dollars each year.

Example

	First three fills at network retail pharmacy	Fourth or more fill at network retail pharmacy	Each fill at Express Scripts Home Delivery Pharmacy
Generic	\$10 copay	Entire cost of the medication	\$30 copay
Preferred brand-name (formulary)	\$30 copay		\$90 copay
Non-preferred brand-name (non-formulary)	\$50 copay		\$150 copay

Note: Your days' supply limit and copays may vary based on your plan.