



*medco*®

# Your Prescription Drug Benefit Handbook



# Welcome!

We're proud that the County of Mendocino has chosen Medco to manage your prescription drug benefit for retail and mail-order services. You're now with the industry leader. Medco has provided quality prescription drug benefit services to millions of Americans for over 30 years.

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## Your prescription drug benefit at a glance

### Medco By Mail:

- You can get up to a **90-day supply or 300 units (whichever is greater)** of covered medication.
- You pay **20%** coinsurance for **generic** drugs.
- You pay **20%** coinsurance for **brand-name** drugs.
- Standard shipping is free.

If you purchase a brand-name medication when a generic is available, you'll pay the appropriate co-payment, plus the difference in cost between the brand-name and the generic.

### Retail pharmacy:

- You can get up to a **34-day supply or 100 units (whichever is greater)** of covered medication.
- You pay **20%** coinsurance for **generic** drugs.
- You pay **20%** coinsurance for **brand-name** drugs.

If you purchase a brand-name medication when a generic medication is available, you'll pay the appropriate co-payment, plus the difference in cost between the brand-name and the generic.

Note: This information is an overview of your County of Mendocino prescription drug benefit. Please note that coinsurance amounts are subject to change by your health plan.

## Medications preferred by your plan

Your plan includes a list of prescription drugs that are preferred by your plan because they help to control rising costs. This list, sometimes called a formulary, offers a wide selection of generic and brand-name medications.

Show the enclosed list to your doctor so you can discuss whether a drug on the list is right for you. If you need information about it now, visit us at [www.medco.com](http://www.medco.com) or call us toll-free at 1 800 711-0917.

## Your pharmacy options

### Retail pharmacies

You may want to use a **participating retail pharmacy** for short-term prescriptions (such as antibiotics to treat infections). Be sure to show your medical/prescription benefit card to the pharmacist, and pay your retail coinsurance payment for each prescription.

To find a participating retail pharmacy near you:

- Visit **www.medco.com** and click "Locate a pharmacy."
- Ask at your retail pharmacy whether it participates in the Medco network.

Your plan does not cover medications purchased at a nonparticipating pharmacy. If you use a nonparticipating pharmacy, you will be responsible for 100 percent of the cost of the medication.

### Medco By Mail pharmacies

**Over 6 million members** enjoy the convenience and savings of having their long-term medications (those taken for 3 months or more) delivered to their home or office. Medications are dispensed by **Medco By Mail** pharmacists through our network of mail-order pharmacies.

Medco By Mail advantages:

- **Get up to a 90-day supply** (compared with a 34-day supply at retail) of each covered medication for **just one mail-order payment**.
- **Registered pharmacists** are available 24 hours a day, 7 days a week.
- **Order refills** online, by mail, or by phone—anytime day or night. To order online, register at **www.medco.com**. Refills are usually delivered within 3 to 5 days after we receive your order.

• **Choose a convenient payment option**—Medco offers a safe, convenient method of paying for prescription orders. E-check is an electronic funds transfer system that automatically deducts payments from your checking account. You can also pay by money order, personal check, credit card, or through our automatic payment program. For more information, visit [www.medco.com](http://www.medco.com) or call Member Services.

• **Standard shipping is free.**

## How to start saving with Medco By Mail

- 1 When using Medco By Mail, be sure to ask your doctor to write a prescription for up to a **90-day supply** of each medication (plus refills for up to 1 year, if appropriate).
- 2 Fill out the enclosed Medco By Mail order form.
- 3 Send the completed form, your prescription, and your payment in the Medco By Mail envelope provided.

Your medication will usually be delivered within 8 days after we receive your order. If you are currently taking a medication, be sure to have at least a 14-day supply on hand when ordering. If you don't have enough, ask your doctor to give you a second prescription for a 14-day supply and fill it at a participating retail pharmacy while your mail-order prescription is being processed.

You may also have your doctor fax your prescriptions. Ask your doctor to call 1 888 327-9791 for faxing instructions.

## Specialty care pharmacy

Complex conditions, such as anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency, and rheumatoid arthritis, are treated with specialty medications. Specialty medications are typically injectable medications administered either by you or a healthcare professional, and they often require special handling. If you use specialty medications, you'll appreciate the extras offered by Medco's specialty care pharmacy, **Accredo Health Group**, including:

- Answers to your questions or concerns about your specialty medications from a pharmacist 24 hours a day, 7 days a week
- Personalized counseling from our dedicated team of registered nurses and pharmacists
- Coordination of home care and other healthcare services, when appropriate, if in-home nursing assistance is covered by your plan
- Expedited, scheduled delivery of your medications at no extra charge
- Up to a 90-day supply of your specialty medication for just one payment

For more information, please call Member Services at 1 800 711-0917.

## Online services

**If you have Internet access**, you can take advantage of Medco's award-winning, consumer-friendly website. More than 4 million active registered users visit **www.medco.com** to:

- Compare the cost of brand-name and generic drugs at retail and via mail order.
- Access plan highlights, as well as health and wellness information.
- Obtain order forms, claim forms, and envelopes.
- Submit mail-order refills.
- Check the status of Medco By Mail orders.

## General information

### To contact Member Services

**Member Services** is available 24 hours a day, 7 days a week (except Thanksgiving and Christmas) by calling toll-free 1 800 711-0917. Our Member Services representatives can:

- Help you find a participating retail pharmacy
- Send you order forms, claim forms, and envelopes
- Answer questions about your prescriptions or plan coverage

### To access Medco by TTY

**TTY** is available for hearing-impaired members.  
Call 1 800 759-1089.

### To order prescription labels printed in braille

**Braille** labels are available for mail-order prescriptions.  
Call 1 800 711-0917.

## Other things you should know

### Medco protects your safety

The risks associated with drug-to-drug interactions and drug allergies can be very serious. To protect your safety—whether you use Medco By Mail or **medco.com**®—Medco checks for potential interactions and allergies. We also send information electronically to participating retail pharmacies.

### Medco may contact your doctor about your prescription

If you are prescribed a drug that is not on your plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will never pay more and will usually pay less.

### Medco protects your privacy

Because your privacy is important to us, Medco complies with federal privacy regulations. Medco uses health and prescription information about you and your dependents to administer your plan and to fill your mail-order prescriptions.

### Your plan may have coverage limits

Your plan may have certain coverage limits. For example, prescription drugs used for cosmetic purposes may not be covered, or a medication might be limited to a certain amount (such as the number of pills or total dosage) within a specific time period.

If you submit a prescription for a drug that has coverage limits, your pharmacist will tell you that approval is needed before the prescription can be filled. The pharmacist will give you or your doctor a toll-free number to call. If you use Medco By Mail, your doctor will be contacted directly.

When a coverage limit is triggered, more information is needed to determine whether your use of the medication meets your plan's coverage conditions. We will notify you and your doctor in writing of the decision. If coverage is approved, the letter will indicate the amount of time for which coverage is valid. If coverage is denied, an explanation will be provided, along with instructions on how to submit an appeal.

### Controlled substances

Federal law prohibits the return of dispensed controlled substances.

### Medco manages your prescription drug benefit for your health plan.

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