

Frequently Asked Questions

What You Need to Know About Your Benefits

Q: Why should I use generic drugs?

A: Generic drugs are just as safe and effective as brand-name drugs – they just cost less.

Q: Why do generics cost less than brand-name drugs?

A: Drug manufacturers spend large sums of money on research, development, marketing and advertising brand-name drugs. These costs are built into the price you pay for the drug. Manufacturers of generic equivalents have much lower costs since a lot of the work has already been done for them by the brand-name manufacturers - and they pass on the savings to you.

Q: Are generics and brand-name drugs the same?

A: Yes. A generic drug contains the same *active ingredients* in the same form and strength as the brand-name drug. *Active ingredients* are what make the drug work in your body. The *inactive ingredients*, like color and shape, may be different, but they don't affect how the medicine works. That's why brand and generic drugs sometimes look different. The FDA requires that generics be used in the body in the same way as brand-name drugs. These requirements assure that generic drugs are just as safe and effective as brand-name drugs – they just cost less.

Q: How do I make sure my prescriptions are filled for generics?

A: Just ask. When your doctor writes a prescription for you, don't be afraid to ask if it comes in a generic. Doctors are used to people asking this question. If you are filling a prescription at your local pharmacy for a brand-name drug for which there is a generic available, ask the pharmacist to call your doctor to allow changing the prescription to the generic. If you are filling the prescription through Home Delivery, Express Scripts will give you the generic unless your doctor has indicated that you must have the brand.

Q: How can I lower my prescription drug costs?

A: Use generic drugs whenever they are available. It is one of the best ways to lower your prescription drug costs. Discuss your prescription drug options with your doctor. Ask whether a less expensive generic will work for you. If you take medications on a long-term basis, Home Delivery is another way you can save money.

Q: Why should I use Home Delivery of my prescriptions?

A: Home Delivery is an easy way for you to save money on medicines you take every day for an ongoing condition. For example, if you have high blood pressure, you could get that prescription through Home Delivery. It wouldn't make sense to use Home Delivery if you've had an accident and need pain medication immediately – that's a prescription you need right away and only for a short time. With Home Delivery, you get three-months of your medication delivered to you at one time. It can save you money and a couple of trips to the pharmacy.

Q: How to I start using home delivery for my prescriptions?

A: Tell your doctor you want to start using Home Delivery. Ask your doctor to write a prescription for up to a 90-day supply of your medication, plus refills, for up to one year. Doctors are very familiar with Home Delivery, so they will know what to do.

Q: How long does it take the Express Scripts' Pharmacy facility to fill a new prescription?

A: You should receive your prescription at home within 10 to 14 business days after you mail your prescription to Express Scripts.

Q. How do I order refills through Home Delivery?

A. You may order your next refill when you have 30-days worth of your current medication remaining. This 30-day window allows Express Scripts to send you your medications before you run out.

The fastest ways to order refills are:

- Go to www.express-scripts.com and activate your account.
- Phone us any time at XXX.XXX.XXXX (toll free).

You can also send us your refill by mail using the envelope you received with your order.

Q: What if I need a Home Delivery order form?

A: Go to www.express-scripts.com and follow the instructions to print one, or call the toll-free number on the back of your ID card to request an order form.

Q: How soon can I get a refill on my mail service pharmacy prescription?

A: You may order your refill when you have 30 days or less of your current medication remaining. This will allow Express Scripts to send you your drugs before you run out.

Q. Which of my prescription drugs can be filled using Home Delivery?

A. You may use Home Delivery for prescriptions you take every day for a long period of time. For a short-term illness requiring a one-time prescription (and no refills), such as an antibiotic, a retail pharmacy in your network is the best choice.

Q. Does the Express Scripts Pharmacy have easy-open bottle caps available?

A. Yes. Express Scripts ships prescriptions with child-resistant safety caps, but you may request easy-open caps, if that's what you prefer.

Q. I take medicine that needs to be refrigerated? Can I still use Home Delivery?

A. Yes. The Express Scripts Pharmacy will ship drugs requiring refrigeration in cold packs.

Q: Why should I use CuraScript – Express Scripts Specialty Pharmacy – for my specialty medications?

A: With CuraScript, you'll have access to a team of specialists who can provide you with the kind of personalized care and support that may not always be available at your current pharmacy. And medications will be delivered right to your door or to your doctor's office, saving you trips to the pharmacy, and delivery is free.

Q: Which of my prescription drugs can be filled using CuraScript?

A: CuraScript provides specialty medications that are used to treat chronic and complex conditions such as hepatitis C, multiple sclerosis and rheumatoid arthritis. These drugs can require frequent dosing adjustments, intensive clinical monitoring, patient training and specialized handling. They may also require specialized administration, such as injection.

Q: What is the difference between home delivery through CuraScript and Express Scripts Home Delivery?

A: CuraScript – Express Scripts Specialty Pharmacy – ships only specialty medications and patients use Express Scripts Home Delivery for all non-specialty maintenance medications.

Q: How do I start using CuraScript for my specialty prescriptions?

A: Simply call toll-free **866.848.9870** to start service with CuraScript. A CuraScript representative will verify benefit coverage, assist with letters of medical necessity and coordinate delivery of medications to your home or to your doctor's office.

Q: How long does it take CuraScript to fill a new prescription?

A: Medications are generally shipped within 24 to 48 hours of CuraScript receiving your prescription(s). Deliveries are made to your home or to your doctor's office.

Q: How do I order refills through CuraScript?

A: A CuraScript Patient Care Coordinator will call you before you run out of your medication to coordinate the delivery of your next refill.

Q: How do I know which pharmacies I can use to fill my prescriptions?

A: With the Express Scripts program, participating pharmacies are easy to find. You can visit www.express-scripts.com and use the "Pharmacy Locator" to find a list of pharmacies closest to you. If you don't have access to a computer, please call the toll-free number on the back of your member ID card and a representative will tell you which pharmacies are near you.

Q: Where can I get additional information about my prescription drug benefit?

A: Go to www.express-scripts.com and register as a "Member."