BR907235 12/9/04 6:44 PM Page 1

Your MUSC Options Prescription Drug Program

medcohealth™
live life well

Welcome!

MUSC Options has chosen Medco Health, the nation's leading pharmacy benefit manager, to manage your prescription drug program. Whether you get your medications from a participating retail pharmacy or through the **Medco Health Home Delivery Pharmacy Service**™, you can confidently rely upon our clinical expertise and state-of-the-art technology.

We have developed this brochure to help make your prescription drug benefit easy to use and understand. We look forward to serving your pharmacy benefit needs.

Table of contents

Your prescription drug program 1
Your Preferred Prescriptions® Formulary 2
The generic drug advantage 2
The retail pharmacy service. 3
The Medco Health Home Delivery Pharmacy Service. 4
The Medco Health website 6
Coverage management and prior authorization 7
Protecting your safety and privacy 8
Information anytime . . . . . Back cover

medcohealth™
live life well

Your prescription drug program*

Retail pharmacy service:

- You can get up to a **31-day supply** of covered medication at one time.
- You pay a **$10** copayment for **generic** drugs.
- You pay a **$25** copayment for **preferred** brand-name drugs (as explained in "Your Preferred Prescriptions Formulary" on Page 2).
- You pay a **$40** copayment for **nonpreferred** brand-name drugs for each.

The Medco Health Home Delivery Pharmacy Service:

- You can get up to a **90-day supply** of covered medication. Note: The applicable copayment for a 90-day supply will be charged even if a prescription for a 31-day supply is sent in to be filled.
- You pay a **$15** copayment for **generic** drugs.
- You pay a **$50** copayment for **preferred** brand-name drugs (as explained in "Your Preferred Prescriptions Formulary" on Page 2).
- You pay a **$80** copayment for **nonpreferred** brand-name drugs.
- Standard shipping and handling is free.

Patient Pay the Difference

Whether at retail or through home delivery, if your doctor prescribes or you request a brand-name medication (preferred or nonpreferred) and there is an equivalent generic medication available, you will be charged the generic copayment PLUS the cost difference between the brand-name medication and the generic medication. This will apply even if the doctor prescribes the medication as "Dispense as Written" or "Do Not Substitute". **

Coordination of Benefits

Spouses or dependents that have primary coverage through another insurance provider will be required to file their prescription claims through that provider first. Claims will be rejected for spouses or dependents that have other coverage that is primary and use their State Health Plan ID card to fill a prescription at a retail pharmacy or through mail service. You will then need to file a paper claim for secondary coverage through Medco. Claim forms are available online at www.medco.com or by contacting member services at 1 800 711-3450.

Your Deductible

None

Your annual copayment maximum

None

Infertility Drugs

30 percent copayment that applies toward the State Health Plan's $15,000 lifetime maximum for these benefits. For more information contact Medco Health Member Services at 1 800 711-3450.

* This information is an overview of your plan sponsor's prescription drug benefit. Please note that benefits and copayments are subject to change by your plan sponsor.

** If this amount is less than the preferred or nonpreferred brand copayment, you will pay the applicable brand copayment.

Your Preferred Prescriptions® Formulary

Your prescription drug program includes a formulary, which is a list of generic and brand-name drugs that are preferred by your plan. All medications on the formulary are selected by an independent group of doctors and pharmacists for safety and effectiveness, and are Food and Drug Administration (FDA) approved. The medications on the formulary have been selected by an independent group of doctors and pharmacists for safety and effectiveness, and only Food and Drug Administration (FDA) approved medications are included. We may remind your doctor when a generic or preferred medication is available for one that is nonpreferred. This may result in a change in your prescription. However, your doctor will always make the final decision on which medications he prescribes for you.

The generic drug advantage

Generic drugs may have different names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts:

- Have the same active ingredients.
- Are manufactured according to the same strict federal regulations.

Generic drugs may differ in color, size, or shape, but the FDA requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have lower copayments. Therefore, you can get the same health benefits at a lower cost. You should ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.

Patient Pay the Difference

If your doctor prescribes or you request a brand-name medication (preferred or nonpreferred) and there is an equivalent generic medication available, you will be charged the generic copayment, PLUS the cost difference between the brand-name medication and the generic medication*. This will apply even if the doctor prescribes the medication as "Dispense As Written" or "Do Not Substitute".

*If this amount is less than the preferred or nonpreferred brand copayment, you will pay the applicable brand copayment.

The retail pharmacy service

The retail pharmacy service is convenient when filling your **short-term or long-term prescription needs**. For example, if you need an antibiotic to treat an infection, you can go to one of the many pharmacies that participate in our network. To find out whether a pharmacy participates in our network:

- Ask your retail pharmacist.
- Visit our website at **www.medcohealth.com** and use our online pharmacy locator.
- Call **1 800 711-3450** and use our interactive pharmacy locator.

Ordering new prescriptions or refills at a participating retail pharmacy:
Step 1: Show your MUSC Options ID card to the pharmacist.
Step 2: Pay your copayment (the pharmacist will tell you the amount).

Benefits will not be paid for prescriptions filled at non-participating pharmacies.

The Medco Health Home Delivery Pharmacy Service

For your long-term prescription needs

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe a **90-day supply** for home delivery, plus refills for up to one year (as appropriate). You will pay a copayment for each prescription or refill*. Since you can get the 90-day supply of medication through the Home Delivery Pharmacy Service at a discount, you will save money.

With the Home Delivery Pharmacy Service:

- Your medications are dispensed by one of the regional pharmacists in Medco Health's national network of home delivery pharmacies.
- Medications are shipped to you by standard delivery at no additional cost to you. (Express shipping is available for an added charge.)
- You can track your prescriptions online at **www.medcohealth.com** or by calling Member Services toll-free at **1 800 711-3450**.
- Registered pharmacists are available around-the-clock for medication consultations.
- Prescription drugs ordered by mail are the same brand and quality you receive from a retail pharmacy.

Using the Home Delivery Pharmacy Service for the first time

Ask your doctor to write a new prescription for a 90-day supply, plus refills, for up to one year (as appropriate). Prescriptions may be submitted:

- ***By mail***—Send the new prescription(s), along with the enclosed "Medco Health Home Delivery Pharmacy Service Order Form" and the appropriate copayment, to Medco Health in the return envelope. For more information, see "Paying for your medication" at the end of this section.

- ***By fax***—Ask your doctor to call **1 888 EASYRX1 (1 888 327-9791)** for instructions on how to fax a prescription. **Only your doctor may fax a prescription.** Please be sure to give your doctor your member ID number, which is on your MUSC Options ID card. You will be billed later.

- ***Online***—Visit **www.medcohealth.com**. Once you are registered and logged in, scroll to the bottom of the "order center," click on the "request a new prescription from your doctor" link, and follow the on-screen instructions. See the section titled "The Medco Health website" for more information.

* Note: The applicable copayment for a 90-day supply will be charged even if a prescription for a 31-day supply is sent in to be filled

Your medication will be delivered to you within 7 to 11 days after you mail your order. Orders placed via the Internet or fax may be received even faster. When placing your order, you should have enough medication on hand to hold you over. If you do not have enough medication, you may need to ask your doctor for another prescription to be filled at your local participating retail pharmacy.

You can request additional Home Delivery Pharmacy Service order forms and envelopes at **www.medcohealth.com** or by calling **1 800 711-3450**.

Refilling your prescription

You can easily refill your home delivery prescriptions online, by telephone, or by mail. Have your Member ID number (which is on your MUSC Option's ID card) and your prescription number for the medication handy. If you choose to pay by credit card, please have that number available as well.

- ***Online***—Each time registered users log on to **www.medcohealth.com**, available prescription refills will be displayed in the personalized "order center," as well as within your prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions.

- ***By telephone***—Call **1 800 4REFILL (1 800 473-3455)** to use the automated refill system.

- ***By mail***—Use the refill order form that will accompany your prescription. Mail it with your copayment to Medco Health in the return envelope.

To make sure that you don't run out of your medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or at **www.medcohealth.com.**

Paying for your medication

You may pay by Visa®, MasterCard®, Discover®/NOVUS®, American Express®, Diners Club®, or by check or money order. If you prefer to pay for all of your orders by credit card, you can join our automatic payment program by calling **1 800 948-8779** or by enrolling online at **www.medcohealth.com**.

The Medco Health website

If you have Internet access, you can visit us online at **www.medcohealth.com**, where you'll find convenient, timesaving features. To get the most from our website, click on the "register now" link and have your member ID number (which is on your MUSC Option's ID card) handy. Simply follow the instructions to complete the one-time registration. The next time you visit, you will only need to enter your e-mail address and password to log in.

On the website, you can:

- Order and track the status of your home delivery prescriptions.
- Compare pricing and coverage for brand-name and generic drugs—for both home delivery and retail.
- Review your prescription history and expenses, as well as check and pay balances.
- Look up the MUSC Option's specific prescription drug program guidelines.
- Print Home Delivery Pharmacy Service order forms or request they be mailed to you.

Other useful website features include:

- Locating and getting directions to a participating retail pharmacy.
- Receiving e-mail notices so that you can stay informed about your prescription orders and new website features.
- Getting the necessary information about your prescription history and your plan before you visit your doctor.
- Taking charge of your health with health and wellness information, tools, and resources.
- Shopping for nonprescription drugstore items.

Coverage management and prior authorization

Some medications are covered by your plan only for certain uses or in certain quantities. Your plan sets all coverage parameters. For example, a medication may not be covered when it is used for cosmetic purposes. Also, the quantity covered may be limited to certain amounts over certain time periods. In these cases, your doctor may need to provide more information to determine if your prescription meets the coverage criteria.

The pharmacy will let you know if additional information is required by your plan. You or the pharmacy can then ask your doctor to call a special toll-free number. This call will initiate a review that typically takes one to two business days. Once the review is complete, we will notify you and your doctor of the decision. If the review is approved, the letter will tell you the length of your coverage approval. If the review is denied, the letter will include the reason for coverage denial and instructions on how to submit an appeal if you choose.

Protecting your safety and privacy

Medco Health promotes the safe and effective use of medications. When your prescriptions are filled at one of the Medco Health's national network of home delivery pharmacies, our pharmacists use our record of your health and prescription information to consider many important clinical factors, including drug selection, dosage, interactions, duration of therapy, and allergies. In addition, information is shared with your participating retail pharmacy. If there is a potential problem, an experienced, registered pharmacist may contact your doctor. If you have any questions about your medications, you can call Member Services at 1 800 711-3450 and talk to one of our pharmacists 24 hours a day, 7 days a week.

We include educational and safety information with every new prescription ordered through the Home Delivery Pharmacy Service. In addition, Medco Health may contact your prescribing doctor to discuss certain clinical factors and benefit management matters. We may also contact you from time to time regarding products and services offered by your plan.

Please note: The dispensing of certain controlled substances and other prescribed drugs is governed by the pharmacist's judgment and dispensing restrictions, such as quantities allowable. Federal law prohibits the return of dispensed controlled substances.

Your privacy is important to us. Medco Health uses the health and prescription information about you and your dependents to administer your plan. This process generally involves reporting the information to the administrator of your health plan. We also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

Notes

Information anytime

Internet

www.medcohealth.com

- Order and track the status of home delivery prescriptions.
- View and print your prescription history.
- Check prescription pricing and coverage.
- Request home delivery order forms and envelopes.
- Locate a participating retail pharmacy and download claim forms.
- Discover a world of health information, and much more.

Telephone

Interactive telephone services
1 800 711-3450

- Find a participating retail pharmacy (say or press 1).
- Refill a home delivery prescription (say or press 2).
- Check the status of an order (say or press 3).
- Request home delivery order forms and envelopes, (say or press 4).
- All other Member Services requests (say or press 0).
  - Member Services Representatives are available 24 hours a day, 7 days a week, except Thanksgiving and Christmas.
  - Registered pharmacists are available around-the-clock for medication consultations.

Home delivery prescription refills
1 800 4REFILL (1 800 473-3455)

Doctor prescription fax information
1 888 EASYRX1 (1 888 327-9791)

Credit card payment enrollment
1 800 948-8779

TTY service for hearing-impaired members
1 800 759-1089

Request Braille prescription labels
1 800 711-3450

www.medcohealth.com

Medco Health manages your pharmacy benefit at the request of MUSC Options.

© 2002, 2003 Medco Health Solutions, Inc. All rights reserved.

Live life well, **Preferred Prescriptions**, **Positive Approaches**, and **Medco Health Home Delivery Pharmacy Service** are trademarks of Medco Health Solutions, Inc.

BI904948 (2/04)

medcohealth™
live life well

0000000BR907235