

# Medco Frequently Asked Questions

## 2011 Open Enrollment

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## General information

### **What is a co-payment or coinsurance?**

A co-payment is typically a flat dollar amount, and coinsurance is a percentage of a medication's cost. Your plan determines whether you pay co-payments or coinsurance for your covered prescriptions, as well as how much you pay.

The balance of the prescription cost is typically paid by your plan. For example, if the total cost of a medication is \$100, and a member's co-payment is \$10, the plan pays \$90. If the cost of a medication is \$100 and a member's coinsurance is 20 percent of the cost, the member will pay \$20 and the plan pays \$80.

### **What is the difference between a brand-name and generic medication?**

Brand-name medications are marketed under a trademark-protected name and are often available from only one manufacturer. Generic medications contain the same active ingredients as the original brand and must meet the same strict federal regulations as their brand-name counterparts for quality, strength, and purity. Generics typically cost less than brands.

### **What is a formulary (also known as a preferred drug list)?**

A formulary is a list of commonly prescribed medications that are preferred by your plan because they are safe, effective alternatives to other generics or brands that may be more expensive. The formulary has a wide selection of generic and brand-name medications.

- **Note: Medco may contact your doctor about your prescription.** If you're prescribed a medication that isn't on your plan's preferred list, and an alternative plan-preferred drug exists, Medco may contact your doctor to ask whether that drug would be right for you. If your doctor decides to change the prescription, we'll send a letter to inform you.

### **What can I do to lower my prescription drug expenses?**

Generic medications typically cost less than their brand-name counterparts. Talk to your doctor to find out whether there is a generic medication available and appropriate for you. Also, by using The Medco Pharmacy™, you can receive up to a <<90-day>> supply of your long-term medications for one mail-order co-payment/coinsurance. (Note: The days' supply is unique to each client.)

### **How can I find out what medications are covered?**

Log on to **medco.com**® or contact Member Services. First-time visitors to the site will need to register using a member ID and prescription number. (Note: For new clients and members, the Member Services number and website may not be available until the plan's effective date.)

### **How does Medco protect my privacy?**

Your privacy is important to us. Medco complies with federal privacy regulations and has a comprehensive system of safeguards designed to protect the confidentiality of your information.

### **Can medication be returned to Medco?**

Medco adheres to strict standards to help ensure patient safety. Based on these standards, once a medication has been dispensed by our pharmacy, we cannot accept it back and dispense it to another patient, regardless of whether the package is returned to us unopened. federal law prohibits the return of dispensed controlled substances.

## Retail prescriptions

**(Note:** For new clients and members, the Member Services number and website may not be available until the plan's effective date.)

### **How do I use my prescription drug ID card?**

Whenever you or a covered family member has a prescription filled at a participating retail pharmacy, present your prescription drug ID card to the pharmacist. It displays your member ID number, which your pharmacist needs to process your prescriptions. To quickly find a retail pharmacy near you, use our online pharmacy locator at [www.medco.com](http://www.medco.com) or call Member Services.

### **Can I use my current retail pharmacy? (Note: Appropriate for members new to Medco)**

To find out whether a particular pharmacy participates in your the network, visit [www.medco.com](http://www.medco.com) or call Medco Member Services.

### **How do I find participating retail pharmacies?**

You can locate them online, anytime at [www.medco.com](http://www.medco.com). Or, call Medco Member Services (the number is unique to each client) to access the voice-activated, 24-hour Pharmacy Locator. When prompted say "retail pharmacy location." You'll be asked for your member ID number and the zip code for the area in which you want to find a pharmacy.

## The Medco Pharmacy™

### **What is the Medco Pharmacy?**

Our industry-leading mail-order pharmacy is one of the largest in the United States. By filling your long-term medications through the Medco Pharmacy, you can receive up to a 90-day supply—often at a lower cost than at a retail pharmacy. You save on gas because your medications are delivered right to you. And standard shipping is free.

### **Why use the Medco Pharmacy?**

- Savings
  - ⌘ You may pay less compared with the cost of purchasing at a retail pharmacy.
  - ⌘ Standard shipping is always free (save gas by not driving).
  - ⌘ It helps keep your drug benefit affordable.
- Convenience
  - ⌘ You can receive up to a <<90-day supply>> <<30-day supply>> through a local retail pharmacy, which saves on trips to the pharmacy. (Refer to the Quick Reference Guide chart for the plan's days' supply allowance.)
- Safety
  - Each time you use your prescription drug benefit, the medication or medical supply that you purchase is added to Medco's database. If you're prescribed a medication that could cause an adverse reaction with other medications you're already taking, a Medco pharmacist will alert your doctor to any problems and discuss safer, alternative therapies.

**What is the difference between long-term and short-term medications?**

Long-term medications are those taken on an ongoing basis, such as to treat high blood pressure or high cholesterol. Short-term medications include antibiotics and other medications that you take for a short period of time.

**When should I use retail pharmacies?**

Use a retail pharmacy for medications that you take on a short-term basis, such as antibiotics. You'll pay your retail pharmacy co-payment/coinsurance.

**Can I count on the quality of medications from the Medco Pharmacy?**

You can always count on the quality of the medications that you receive through mail order. . They are the same medications dispensed at retail pharmacies and through your plan's current mail-order service (if offered).

**Will my temperature-sensitive medications receive special handling?**

Medco takes care to protect your medications. Those that are sensitive to extreme heat or cold are shipped in special packaging designed to keep the contents at the correct temperature throughout the delivery process. In addition, you can arrange to have these types of medications delivered at a time and location that's convenient for you to help limit exposure to extreme temperatures.

**Is the Medco Pharmacy safe? Is my privacy protected? How is medication shipped?**

Getting your medications through mail order is safe. Your orders are shipped in plain packaging that doesn't indicate medications are enclosed from Medco. In addition, you can select the best location to receive your order: home, office, or another address, such as a vacation address.

**How can I get started with the Medco Pharmacy? (if the plan offers mail order)**

It's easy. Ask your doctor to write two prescriptions. One should be for your plan's maximum days' supply (usually 90 days), with refills for up to one year, as appropriate. The second should be for a 14-day supply to be filled at a participating pharmacy while you wait for the mail-order delivery. Send the mail-order prescription one of two ways, starting on your plan's effective date:

- By mail—Mail your prescriptions in the special envelope you receive with your enrollment materials.
- By fax—Ask your doctor to call 1 888 327-9791 for instructions on how to fax the prescription to Medco. Your doctor will need your member ID number to complete the transaction. (Only doctors can fax prescriptions to Medco.)

**What are my payment options with the Medco Pharmacy?**

For your convenience, you can pay by check, money order, credit card, or debit card. You can also enroll in one of Medco's convenient automatic payment programs: e-check or AutoCharge.

**What if I send an incorrect co-payment amount?**

If a balance is due, you may receive a call requesting payment prior to shipment, or an invoice may be included with your order. If you overpaid, your account will be credited. To confirm your co-payment/coinsurance amount before ordering, you can always visit **medco.com** or call Member Services.

**Are there any shipping charges?**

Standard shipping via the U.S. Postal Service is free. Expedited delivery is available for an additional charge.

**How long will it take to get my medication?**

They are usually delivered within 8 days after we receive your prescription. When ordering, be sure to have at least a 14-day supply of medication on hand. If you don't have enough, ask your doctor for a second prescription for a 14-day supply to be filled at a participating retail pharmacy while your mail order is processed.

**How can I check the status of my mail orders?**

Visit [www.medco.com](http://www.medco.com) and click "Order status" or call Medco Member Services. You can find out when your prescription was received, the status of your order, the date that your order was mailed or is expected to mail, as well as other information.

**How can I order refills from the Medco Pharmacy?**

You can order refills online, by mail, or by phone. To order online anytime, register at [www.medco.com](http://www.medco.com). Refills are usually delivered within 3 to 5 days after Medco receives your request.

**What if I have a question about a medication or want to speak with a pharmacist?**

Registered pharmacists are available 24 hours a day, 7 days a week, to answer questions about your medication. Just call Medco Member Services and the representative will be happy to have a pharmacist join your call.

For more complex concerns, a Medco Specialist Pharmacist could join your call. These pharmacists have expertise in the medications that treat a specific condition, such as high blood pressure, high cholesterol, depression, diabetes, asthma, osteoporosis, or cancer. Medco Specialist Pharmacists can:

- Answer questions about how your medications work together and how to make them work best for you
- Consult with you and your doctor to help you manage your condition and improve your health
- Talk to you about potentially reducing your medication costs

There's never a cost to you for advice from a Medco Specialist Pharmacist.

**Will I receive information about drug interactions with my medications?**

Yes. Detailed information about possible drug interactions and side effects is enclosed with your order the first time you fill the prescription through the Medco Pharmacy.

**How can I request additional order forms and envelopes? (Note: Order forms will be available at the Benefit Fair.)**

You can order additional order forms, claim forms, and envelopes at [www.medco.com](http://www.medco.com) or by calling Member Services 24 hours a day, 7 days a week (except Thanksgiving and Christmas).

[Online Services](#)

### **What information can I access on Medco's website?**

You can take advantage of Medco's award-winning, consumer-friendly website as a registered user. More than 4 million members have registered at [www.medco.com](http://www.medco.com) to enjoy round-the-clock access to these services:

- Order mail-order refills (new prescriptions cannot be submitted on the Web).
- Check the status of your mail-order prescriptions.
- View your account summary and pay mail-order balances.
- Review plan highlights.
- Get information about preferred medications.
- Compare brand-name and generic drug prices.
- Sign up for timely refill reminders.
- Print mail-order forms, claim forms, and temporary ID cards.
- Locate participating retail pharmacies (if your plan has a retail benefit).
- Get health and wellness information.

Registering is simple and safe, and your information is secure and confidential.

### **How do I get started online?**

It's easy:

- 1) Have your member ID number and a recent retail or mail-order prescription number handy.
- 2) Go to [www.medco.com](http://www.medco.com).
- 3) Click on "Register now" and follow the on-screen instructions.

Your member ID number can be found on your new prescription drug ID card. Your prescription number can be found on the label of any recent retail prescription or a mail-order prescription filled by Medco. (If you don't have a prescription number, you can still register.)

Once registered, all you need to do is log in each time you visit our site. There's no need to routinely enter your member ID number and prescription numbers.

### **I'm not currently a Medco member. If I register online, does it mean I'm covered by the Medco prescription drug benefit?**

No, only members and their covered dependents can register for the website. A valid member ID number is necessary in order to register.

### **If my prescription drug benefit is managed by Medco, what additional advantages can I expect from registering online?**

As a registered member, you'll have access to up to 18 months of prescription history, easy ordering of prescription refills and renewals, coverage and pricing information, health information, and more. There's never a wait to access your information—just log in and go.

### **Why do I need to provide my e-mail address, and how will it be used?**

Your e-mail address and password are used to identify you as a registered online user each time you log in. You'll also receive helpful e-mail communications, such as refill reminders and order confirmations. You can choose not to receive these e-mails simply by updating your online profile after you register.

### **What happens if the e-mail address I provide changes after I register? Is there a convenient way to update this information?**



If you decide to change or update information that you provide when you register online, simply return to the site and log in with the e-mail address and password you used on your previous visit. Once logged in, choose “Update profile” from the left-hand menu. Once you modify your profile, be sure to submit your changes. They will become effective immediately.

**How can I register other family members?**

Members will automatically be able to manage their minor dependents’ prescription activity. Because of the personalized features offered through registration, the spouse/domestic partner should register individually to receive his or her own prescription history.

Registering separately does not hamper your ability to manage your family’s prescription benefit. You can still order medications and check prescription order status for other individuals covered under your plan by granting “Household View” access to your spouse/domestic partner to view and manage your household’s prescription history. Note that you must be 18 or older to register with this site.

**If I provide my e-mail address during registration, is it going to be accessed, viewed, or spammed by other companies?**

The website doesn’t share personally identifiable information with third parties, except where specifically stated within our privacy policy or within the supplemental privacy policies. Also, this website doesn’t accept advertising. To find out more about online privacy and security, please visit [www.medco.com](http://www.medco.com) and click “Privacy” in the upper right corner.