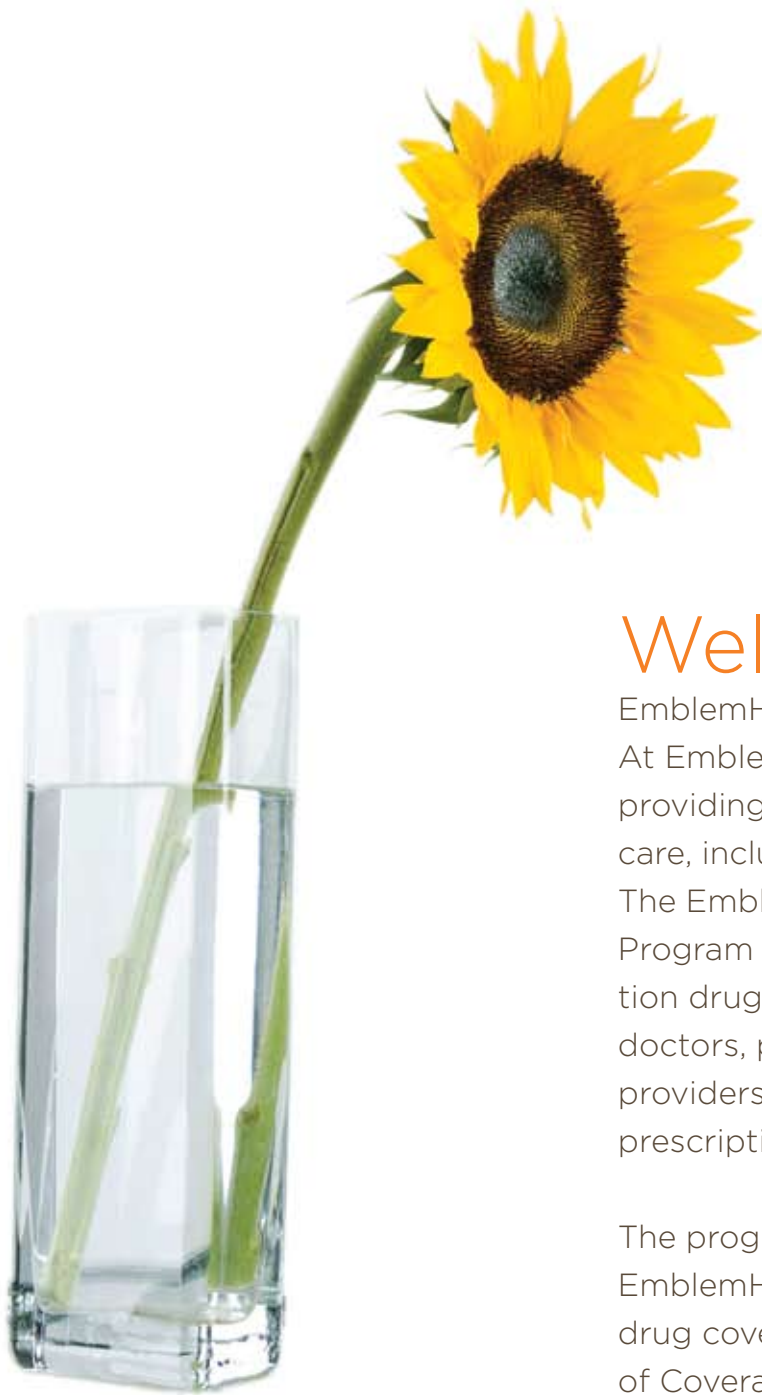


PHARMACY SERVICES PROGRAM



Welcome to the EmblemHealth Pharmacy Services Program. At EmblemHealth, we are committed to providing you with access to quality health care, including prescription drug coverage. The EmblemHealth Pharmacy Services Program provides a wide range of prescription drug benefits. By working closely with doctors, pharmacists and other health care providers, EmblemHealth makes affordable prescription drug benefits available to you.

The program is available to you if your EmblemHealth plan includes prescription drug coverage. Check your Certificate of Coverage or prescription drug rider for coverage details.

Keep this brochure handy for information about your prescription drug benefits and how your plan works. There's a *Helpful Definitions* section for your reference.

How to Fill Your Prescriptions at a Participating Pharmacy

YOU CAN FILL YOUR PRESCRIPTIONS IN TWO WAYS:

- Retail Pharmacy—You have access to thousands of participating pharmacies nationwide, including within the tri-state area. Retail pharmacies are typically used when filling short-term prescription drugs, such as antibiotics.
- Home Delivery—You may also use Medco Health Solutions (Medco®) Mail Service Pharmacy (Medco by Mail), with convenient mail delivery to your home. Under certain EmblemHealth benefit plans, members must use the home delivery pharmacy when filling maintenance drugs or prescriptions for chronic conditions such as diabetes or asthma.

Please refer to your Certificate of Coverage or prescription drug rider for specific details on your retail and home delivery copayments, coinsurance, deductible and/or annual maximum.



Filling Your Prescriptions at a Retail Pharmacy

You can fill your prescription by visiting any one of our participating retail pharmacies. When filling a prescription, remember to present your EmblemHealth ID card. If you need to refill a medication that was previously filled at an out-of-network pharmacy, bring your prescription drug bottle to any of our nationwide participating pharmacies. The bottle should have all the information the pharmacist needs to transfer your prescription from the out-of-network pharmacy. If a refill is available, the pharmacist can complete the transfer with one telephone call. All state, federal and plan limitations will still apply, such as the number of refills allowed and any early refill limitations.

USE OUR WEB SITE TO LOCATE A PHARMACY

To find a participating pharmacy, logon to the member section of www.emblemhealth.com with your username and password. Then:

1. Click on *What's Covered?*
2. Click on the family member (if applicable).
3. Click on the *Pharmacy* tab (if applicable)
4. Click on *Pharmacy Locator* link.

You may also call EmblemHealth Pharmacy Services if you need help in locating a participating pharmacy.

If you are an EmblemHealth CompreHealth or CompreHealth EPO member, please call **1-877-VIA-EMBLEM** (1-877-842-3625) between the hours of 8 am and 5 pm, Monday through Friday.

If you are an InBalance EPO/PPO, ConsumerDirect EPO/PPO or EPO/PPO member, please call **1-877-793-6253** between the hours of 8 am and 5 pm, Monday through Friday.

Filling Your Prescriptions for Home Delivery

Home delivery is convenient and, depending on your plan, often less expensive for obtaining your prescription drugs, as your out-of-pocket costs may be lower than at the retail pharmacy. Medco, one of the nation's leading home delivery and Internet pharmacies, provides home delivery to EmblemHealth members.

You may receive up to a 90-day supply of an EmblemHealth approved medication through Medco. Delivery takes from 7 to 11 business days. For new prescriptions, complete the Medco order form and mail it in the provided envelope. Your doctor may also fax your prescription to Medco and should call **1-888-327-9791** for instructions.

If you need to start taking your medication right away, ask your doctor to write two prescriptions. Fill one prescription right away at your local participating pharmacy. Mail the second prescription and order form for home delivery to Medco. Be sure to allow enough time for processing before your initial prescription runs out.



Home Delivery Refills

ORDERING PRESCRIPTION REFILLS IS EASY. YOU CAN ORDER ONLINE, BY TELEPHONE OR BY MAIL:

- **Online**—Log on to Medco's secure Web site at www.medco.com. Once you are registered, you will have access to a list of your available prescription refills as well as your prescription history. Please note that if you have other members of your household covered under your prescription drug plan that are aged 18 or older, each person should also register through Medco. From the order center, check the box next to the items you want to reorder and follow the on-screen prompts to complete your request.
- **Telephone**—Call **1-800-4REFILL** (1-800-473-3455) to use the automated refill system. You will need to have your prescription number handy when you call.
- **Mail**—Use the refill order form that comes with your mailed order. Mail it with your copayment to Medco in the envelope provided.

ADVANTAGES OF MEDCO HOME DELIVERY/INTERNET

- Convenient delivery to your home.
- Up to 90 days of medication.
- Free standard shipping on every order.
- Fewer trips to your local pharmacy.
- Toll-free access to pharmacists, 24 hours a day, 7 days a week.

FOR MEDCO MEMBER SERVICES

EmblemHealth CompreHealth and CompreHealth EPO members should call **1-866-544-3785**.

InBalance EPO/PPO, ConsumerDirect EPO/PPO and EPO/PPO members should call **1-866-544-3787**.

Your Drug Formulary

A drug formulary is a list of drugs covered by your prescription plan that is updated regularly. The list is created by doctors and pharmacists who review clinical studies to determine which medications are safest, most effective and maximize costs savings. The drug formulary contains a range of generic and brand-name drugs approved by the U.S. Food and Drug Administration (FDA). If a drug is not on the formulary, it may have one or more FDA-approved alternatives. Most EmblemHealth drug programs have a three-tiered drug formulary benefit, which means there are three different levels of member out-of-pocket costs (or cost sharing) associated with the drugs on each tier.

How the Drug Formulary Tiered Benefits Works

To provide quality and affordable drug coverage, most EmblemHealth drug programs have a three-tiered drug formulary benefit. The three tiers, with different levels of coverage, are:

Tier 1—Generic drugs, which have the lowest copayment or coinsurance.

Tier 2—Preferred brand-name drugs, which have a higher copayment or coinsurance than generic drugs.

Tier 3—Non-preferred brand-name drugs, for which there may be a similar generic or preferred brand-name drug and for which you will pay more.



Use www.emblemhealth.com for Pharmacy Program Services

EmblemHealth.com provides instant access to your personal prescription drug program benefits as well as tools and information. For the most up-to-date information on the EmblemHealth drug formulary, log on to the member section of **www.emblemhealth.com** with your username and password. Then:

1. Click on *What's Covered?*
2. Click on the *family member* (if applicable).
3. Click on *Drug Lookup* to search the formulary online by drug name, drug category, or a specific disease/condition.

The *Drug Lookup* also allows you to access information on alternative medications, drug monographs with images and the prescription drug cost estimator. Other helpful sections of **[emblemhealth.com](http://www.emblemhealth.com)** for the Pharmacy Services Program include:

- Pharmacy Locator—to search for a participating pharmacy by name, state and/or ZIP code.
- Prescription History—to get information on your current and past prescriptions.
- Home Delivery—to check on the status of current orders or place a refill order.
- Download Formulary—to print a copy of your drug formulary.

SPECIALTY INJECTABLE PHARMACY PROGRAM

Specialty drugs are usually injectable drugs for conditions such as multiple sclerosis, growth deficiencies, fertility issues and hepatitis C. Members who use specialty drugs must get their prescriptions filled through ICORE Pharmacy Services, EmblemHealth's specialty pharmacy vendor.

You may not fill specialty drug prescriptions at a retail pharmacy or through Medco home delivery. Some noninjectable drugs used in combination with self-injectables are also available through ICORE.

ICORE Pharmacy Services fills the prescriptions and delivers them directly to your home. You must register by calling ICORE or submitting a completed Specialty Pharmacy Member Enrollment Form to ICORE. Existing prescriptions may be transferred to ICORE.

For more information, contact ICORE Pharmacy Services at **1-866-554-2673**.

You may also contact EmblemHealth about your specialty pharmacy services at **1-888-447-0295**.

HELPFUL DEFINITIONS

The following definitions may help you better understand your drug coverage.

Annual Maximum Benefit

The maximum dollar benefit/coverage you are entitled to based on your drug plan. See your Certificate of Coverage or prescription drug rider to determine if any annual maximum benefits apply. If your plan has an annual maximum limit for medications that you have reached, you can still purchase formulary drugs at a discounted rate. The discounted rate is part of an agreement we have with our participating pharmacy network.

Brand-Name Drug

The first version of a particular drug marketed by a specific drug company. For most benefit plans, brand-name drugs have a higher copayment or coinsurance than generic drugs.

Deductible

The amount an individual/family must pay for health care expenses before the benefit plan begins to pay its share of the costs.

Drug Formulary

A list of medications—both brand-name and generic—covered by EmblemHealth's prescription drug benefit. The formulary is updated regularly.

Generic Drug

When the patent on a specific brand-name drug ends, a "generic" version can be marketed with the approval of the Food and Drug Administration (FDA). Generic drugs usually cost less and have the lowest, or no, out-of-pocket costs. The FDA regulates generic drugs with the same strict standards used for brand-name drugs. Generic drugs have different ratings. A-rated generics are considered as safe and effective as their brand-name counterparts. EmblemHealth's formulary contains only A-rated generic drugs.

Maintenance Drug

These drugs are used in the treatment of chronic conditions. Members on an EmblemHealth-approved maintenance medication typically receive up to a 90-day supply. Many drugs, although they may be

used to treat chronic conditions, are not covered as maintenance medications because of patient safety concerns and the need for constant supervision.

Non-preferred Brand-Name Drug

Depending on your prescription benefit, these drugs may not be covered without a Physician's Prior Approval (PPA) (see Prior Authorization) or have higher out-of-pocket costs for the member.

Preferred Brand-Name Drug

Medications that are listed on the drug formulary. Depending on your prescription benefit, the cost of these drugs is covered minus any applicable copayments, coinsurance, and/or deductible.

Prior Authorization

The process of getting approval before a specific drug or supply can be covered. Your doctor must contact EmblemHealth's Pharmacy Services Clinical Department at **1-877-444-3657** to get approval before he/she can prescribe certain medications that are not on the drug formulary or that require Prior Authorization. Without a Physician's Prior Approval (PPA), certain medications will not be covered.

Step Therapy

Covered drugs are organized in a series of steps called Step Therapy. Step Therapy is a program that requires that you take a Tier 1, or first-line or generic drug, before your benefits will cover a prescribed Tier 2 drug. Your doctor must contact EmblemHealth's Pharmacy Services Clinical Department to get approval before he/she can prescribe certain medications that require Step Therapy authorization. Without a Physician's Prior Approval (PPA), certain medications will not be covered.

If You Have Questions

Whenever you have questions or need help, EmblemHealth provides easy access to Customer Service:

- Log on to **www.emblemhealth.com**, 24/7. You'll find much of the information you need.
- Call EmblemHealth Pharmacy Services. Representatives are available to help you understand your pharmacy benefits and the retail and home delivery/Internet pharmacy program. You can also request home delivery enrollment packets and claims forms and get help locating a participating pharmacy.

Important Telephone Numbers

EMBLEMHEALTH COMPREHEALTH OR COMPREHEALTH EPO MEMBER

Pharmacy Member Services.....	1-877-VIA-EMBLEM (1-877-842-3625)
Pharmacy Services Clinical Dept.....	1-877-444-3657
Medco Member Services.....	1-866-544-3785
Medco Refill Services.....	1-800-473-3455
Medco Provider Fax Information.....	1-888-327-9791
ICORE Pharmacy Services.....	1-866-554-2673

INBALANCE EPO/PPO, CONSUMER DIRECT EPO/PPO OR EPO/PPO

Pharmacy Member Services.....	1-877-793-6253
Pharmacy Services Clinical Dept.....	1-877-444-3657
Medco Member Services.....	1-866-544-3787
Medco Refill Services	1-800-473-3455
Medco Provider Fax Information.....	1-888-327-9791
ICORE Pharmacy Services.....	1-866-554-2673



EmblemHealth™

EmblemHealth, Inc. insurance plans are underwritten by Group Health Incorporated (GHI), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.

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