

## **Mail Order For Maintenance Drugs Frequently Asked Questions (FAQ)**

The purpose of this FAQ is to answer questions regarding Local 72's new maintenance drug mail order program. Please contact the Board if you have additional questions.

Q. What is a maintenance drug?

A. Any drug that is filled three (3) consecutive months without change is classified as a maintenance drug. For example, if you are prescribed high blood pressure medication in March, April and again in May, without any change to the type or dosage, this medication would be a maintenance drug.

Q. What is mail-order?

A. It is a program offered by Express Scripts, Inc. ("ESI"), our prescription drug provider, that allows members to fill prescriptions and have them delivered anywhere the member wants. Further, you can get as much as a ninety (90) day supply for one co-pay amount. You also have access to a pharmacist twenty-four (24) hours a day, seven (7) days a week to answer any questions.

Q. How are these mail order prescriptions filled, re-filled and delivered to me?

A. You will soon be provided with all the information explaining how to order and re-fill prescriptions via mail order. It is very easy. Re-fills are done via the telephone or online and you can refill weeks prior to your script running out. As for delivery, most drugs are sent via ground delivery. If your drug requires special care (i.e. packing, air shipping or temperature control), it will be provided.

Q. What does mail order cost me?

A. Your mail order co-pay is \$8.00 for generic drugs and \$35.00 for name brand drugs. This one co-pay covers a ninety (90) day supply. It is cheaper than retail. To fill the same drugs retail, you would pay \$15.00 for generic and \$45.00 for name brand drugs.

Q. Will everyone on maintenance drugs have to use mail order?

A. Yes. As of April 1, 2006, the program will begin. Any drug filled in April, again in May and for a third time in June will be automatically enrolled into the mail order program. Your April order and May re-fill may be filled through a retail drug store (you may use mail order if you choose). The re-fill in June, however, is required to be mail order as is every re-fill after that.

Q. What if my brand or dosage changes?

A. The two month rule stated above will re-start. You will get two fills retail and the third, as well as subsequent fills, must be mail order.

- Q. The old mail order co-pay was \$10 and \$15.00. Why were they changed?
- A. The mail order co-pays needed to be adjusted to account for a ninety (90) day supply. Due to the ever increasing prescription drug costs, the fund had to adjust the name-brand co-pay to be more reflective of the market. However, we still feel that our co-pays are extremely low when compared to other plans. Some co-pays, like Community Blue, triple (3X) for a ninety (90) day supply causing the member to pay as much as \$105 for a non-preferred drug.
- Q. Why was the generic mail order co-pay lowered from \$10.00 to \$8.00?
- A. We wanted to provide an extra incentive for the members to have the generic drug prescribed when possible. Under this new program, coupled with Step Therapy, we expect generic drug scripts to increase. This expected increase will actually save the fund money. We have passed this expected savings to the members by lowering the co-pay to \$8.00.
- Q. What is preferred vs. non-preferred name brand drugs.
- A. All prescription drug companies utilize formularies to calculate the cost of drugs. There are usually three tiers: (1) Generic; (2) Name-Brand Preferred; and (3) Name-Brand Non-Preferred. Tier 1, generic drugs are the least expensive and name-brand non-preferred are very expensive. That is why most co-pay structures have three (3) different tiers. The idea is to have the member contribute more to the more expensive drug.
- Q. Why does Local 72 only have two (2) co-pays if there are three tiers?
- A. Cost savings to the members. We are trying to resist the market and maintain a two (2) tier cost sharing system. We are able to accomplish this by enacting various cost savings programs such as a yearly spending cap, Curescript, Step Therapy and Mail Order Maintenance.
- Q. Will there be additional changes to my benefits?
- A. We are constantly striving to improve the welfare fund. In doing so, there may be additional changes. We have no control over the cost of drugs or the system used by providers to calculate these costs. Instead, we must focus on providing a high level of benefits while maintaining the financial security of the fund. You will receive notices if there are any future changes.