



What You Need to Know About Your New Pharmacy Benefit

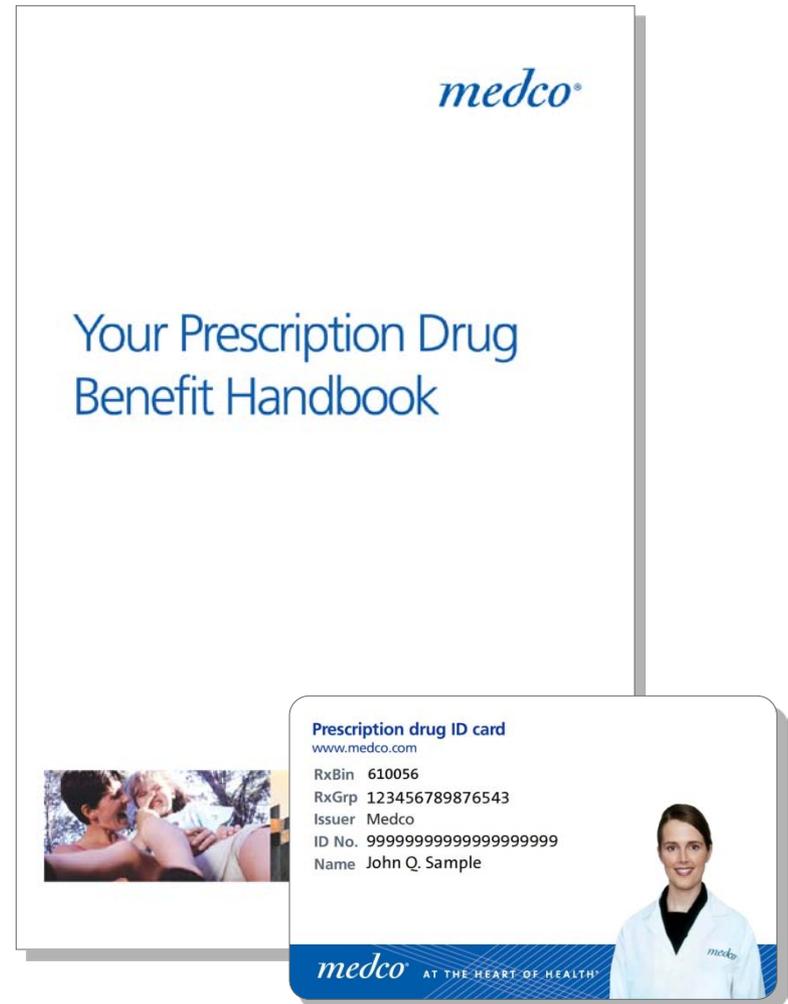
City of Huntington Beach

Agenda

- Your prescription drug plan is changing
- Why Medco?
- Benefit plan features
 - Drug coverage
 - Co-payments
- Using your prescription drug benefit
 - Retail pharmacies
 - The Medco Pharmacy
- Getting started with mail order
- Getting started with medco.com[®]
- Generic medications
- Where to go for more information

Your prescription drug plan is changing

- Effective **January 1, 2010**
 - Your prescription drug plan will be administered by Medco.
 - This plan will replace your current plan with **Blue Shield of California**
 - Stop using your current prescription card.
- In **December** you will receive a Welcome Kit containing:
 - "*Your Prescription Drug Benefit Handbook*"
 - Prescription ID Card



Why Medco?

- Medco is a leading pharmacy benefit manager (PBM), with the nation's largest mail order pharmacy operations. Through advanced pharmacy, Medco improves health and lowers the total cost of care for you and your company.
 - We serve **1 in 5 Americans**
 - **Ranked #1** on *Fortune's "America's Most Admired Companies List"* within the Health Care: Pharmacy and Other Services sector.
 - Ranked 3rd in the U.S. based on "Innovation," trailing Apple and Nike.
 - **medco.com**[®] is used by millions of Medco members to save time, order and manage their prescriptions, research health information, and identify savings opportunities.
 - **Powerful discounts** which help reduce prescription costs for you.

Benefit Plan Features

Your plan encourages you to choose plan-preferred medications and generics

Your new plan covers a broad range of medications that fall into 3 categories. :

- **Generic Medications**
 - Will cost you less than plan-preferred and non-preferred medications.

- **Plan Preferred Medications**
 - A broad list that includes more than 1,800 brand-name drugs. Drugs on this list will cost you less than non-preferred medications.

- **Non-Preferred Medications**
 - Brand-name drugs which are not included on the plan preferred list. You will pay the most toward the cost of these drugs.

Note: Co-payments for these categories vary

Using Your Prescription Drug Benefit

Using your ID card at your local pharmacy

- Access to more than 60,000 pharmacies nationwide.
- Use a retail pharmacy to purchase medications for an acute or temporary condition, such as antibiotics.
- To locate a participating pharmacy:
 - Go to medco.com[®]. Select “Find a Local Pharmacy”
 - Or call Member Services
 - Member Services phone # will be provided on your Medco ID Card

Money saving tips

- Generic and plan-preferred medications will cost you less than non-preferred medications.
- Consider using the Medco Pharmacy for long-term medications.

Using the Medco Pharmacy



- **The Medco Pharmacy** is your mail-order pharmacy.
- A convenient, safe, and cost-effective way to have certain medications delivered right to your door.
- The perfect choice for medications you take on a chronic basis, such as those used to treat:
 - Asthma
 - High cholesterol
 - Diabetes
 - Hypertension
 - Depression
 - Gastrointestinal conditions
- To learn more about the Medco Pharmacy:
 - Go to medco.com[®].
 - Review your Welcome Packet
 - Call Member Services

Get pharmacy help from experts in specific conditions

- If you take a medication to treat a chronic or complex condition you have access to a **Medco Specialist Pharmacist**.
- Specialist pharmacists are specially trained in the medications used to treat specific conditions.
- Specialist Pharmacists compare your mail-order prescription to your personal health profile.
 - If a potential drug interaction or other safety issue arises, your doctor will be contacted and, together, we will take the necessary steps to safeguard your health.



How to access Medco's Specialist Pharmacists

- Fill your prescriptions through the Medco Pharmacy; or
- Call Member Services and ask to speak to a pharmacist about your condition

Quality, convenience, and cost savings begin with mail-order

- **Medications are shipped right to your door at no charge.** No more waiting in line at the retail pharmacy.
- Highly sophisticated technology is used to ensure the right medication goes into the right bottles and is delivered to the right patient – every time.
- Getting a 90-day supply--in most cases--means fewer trips to the pharmacy and less time spent planning for refills.
- Medications can be ordered by phone or internet at medco.com® any time of the day or night – quickly and easily!
- Spread your prescription payments over three credit or debit card installments so you don't have to pay all at once.



Using the Medco Pharmacy

New Prescriptions

Ask your doctor to write a 90-day prescription, with refills up to one year as appropriate

Option # 1

Ask your doctor to fax the prescription to Medco

- Print and bring a mail order fax form to your doctor
- Have your doctor fax the completed form and send to Medco*
- Prescriptions are processed and delivered within 5-8 days (after receipt of your prescription)

Option # 2

Mail in your prescription

- Print a mail order form
- Mail prescription to the Medco Pharmacy
- Prescription will be delivered within 7-11 days (from the day you mail it to us)

* Prescriptions faxed to Medco can only be authorized when faxed from the doctor's office. Members cannot fax prescriptions in themselves.

Tip

- Mail-order forms can be obtained through medco.com[®]

Using the Medco Pharmacy Refill Prescriptions

- When you have 14-days' supply of medication remaining, you can order refills:
 - Online at medco.com,
 - Call us toll-free, or
 - Mail-in refill slip (*included with your prescription order*)
- Have your prescription refilled automatically and sent with Worry-Free Fills™
- Refills processed and delivered within 3-5 days (online or phone orders) or 6-8 days (mailed-in orders)

Tip

- Refills remaining on prescriptions filled at retail, can be transferred to the Medco Pharmacy using medco.com

medco.com[®]

Manage your family's prescriptions easier with medco.com[®]

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Secure and convenient prescription management.

Log in securely for quick access to your account

e-mail

password

[Forgot my e-mail address.](#)
[Forgot my password.](#)

Latest news

IMPORTANT RECALL NOTICE: Actavis has initiated a class 1 recall for all strengths of oral use Digitek (digoxin).

Important Product shortage for all lots and strengths of Neupro® Transdermal patches 2, 4 & 6 mg/hr.

[View all product alerts.](#) Last updated 04/27/06.

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[Learn how Medco specialist pharmacists help champion athletes manage their prescription medications.](#)

If you are Medicare-eligible, Medco can help you manage your prescription drug costs. Medco's YOUR PLAN™ may help protect you from the rising costs of prescription medications. [Learn more.](#)

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- **It's easy to get started and completely secure.**
- Open 24 hours a day, 7 days a week
- Check your prescription plan benefits and coverage
- Access drug information and pricing – as well as opportunities to save
- Point-and-click to order refills
- Check on shipments
- Review your prescription history
- Access to *My Rx Choices*[®] – Your personalized savings tool
- Health & wellness information
- Purchase over-the-counter items with the Medco Health Store
- Locate retail pharmacies

My Rx Choices[®]

What is it and why is it unique?

- Comparison-shop for available lower-cost alternatives
- Lower-cost choices are checked in real-time along with possible drug interactions
- “With-a-click” option to have Medco contact physicians on your behalf to request approval for **equivalent** conversions received through mail
- A printable kit is available to review options with your doctor and request prescriptions for lower-cost alternatives
- Access to **Consumer Reports Best Buy Drugs[™]** recommendations when appropriate

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medco[®] Prescriptions & benefits Health & wellness Nonprescription items

Go to: Prescriptions • My Rx Choices Items in cart: 1 [View details](#)

My Rx Choices

Have a question? Need help? [Learn more >>](#)

Choose alternatives for your doctor to consider and click the "continue" button to go to the next step.

For your convenience, we've preselected the lowest-cost medication alternatives available at this time. There may be multiple lower-cost alternatives.

- To review other alternatives, which could have the same or similar pricing, click the "view other alternatives" link for each medication.
- To remain on your current medication, select the radio button to the left of the medication name.

If you received a letter from Medco regarding potential savings using My Rx Choices, the savings may be different from what is displayed below.*

Medication	You pay	Lower-cost choice	You pay	YOU SAVE
<input type="radio"/> Accupril 5 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days, weeks and quantity.	\$249.00 per year \$20.75 for 30 days	<input checked="" type="radio"/> quinapril tabs 5 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$60.00 per year \$15.00 for 90 days	\$189.00 per year Explain my savings View other alternatives
<input type="radio"/> Glucophage Tabs 500 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days, weeks and quantity.	\$319.20 per year \$26.60 for 30 days	<input checked="" type="radio"/> metformin hcl tabs 500 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$50.04 per year \$14.21 for 90 days	\$260.36 per year Explain my savings View other alternatives
<input type="radio"/> Lescol 20 MG Capsule (brand) Dosage: 1 Capsule, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days, weeks and quantity.	\$201.12 per year \$16.76 for 30 days	<input checked="" type="radio"/> lovastatin 10 MG Tablet (generic alternative) Dosage: 1 Tablet, once a day Consumer Reports BEST BUY DRUGS View report >> Pharmacy: Medco By Mail • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$60.00 per year \$15.00 for 90 days	\$141.12 per year Explain my savings View other alternatives
<input type="radio"/> Tenormin Tabs 50 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days, weeks and quantity.	\$527.28 per year \$43.94 for 30 days	<input checked="" type="radio"/> atenolol 50 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day Consumer Reports BEST BUY DRUGS View report >> Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$120.00 per year \$10.00 for 30 days	\$407.28 per year Explain my savings View other alternatives
Savings per year:				\$997.76

[<< previous](#) Your choices could save you \$997.76 out of a possible \$997.76 once your doctor approves. When you click the "continue" button, your choices will also be checked for possible drug interactions. [continue](#)

*Potential savings are calculated using today's pricing. Prices may change throughout the year. Any potential savings may also vary based on deductibles, benefit caps, plan design, or any other plan limitations, all of which may change throughout the year.

Some alternatives may not represent the recommendations of Medco's independent Pharmacy and Therapeutics Committee. Also, choosing lower cost alternatives may result in Medco receiving rebates.

U.S. Patent Pending

My Rx Choices[®] offers

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Go to: Prescriptions • My Rx Choices items in cart: 1 view details

My Rx Choices[®]

Have a question? Need help? learn more >>

Choose alternatives for your doctor to consider and click the "continue" button to go to the next step.
For your convenience, we've preselected the lowest-cost medication alternatives available at this time. There may be multiple lower-cost alternatives.

- To review other alternatives, which could have the same or similar pricing, click the "view other alternatives" link for each medication.
- To remain on your current medication, select the radio button to the left of the medication name.

If you received a letter from Medco regarding potential savings using My Rx Choices, the savings may be different from what is displayed below because My Rx Choices uses the most current pricing based on your plan.

Medication	You pay	Lower-cost choice	You pay	YOU SAVE
<input type="radio"/> Glucophage Tabs 500 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days' supply and quantity	\$319.20 per year \$26.60 for 30 days	<input checked="" type="radio"/> metformin hcl tabs 500 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$58.90 per year \$14.71 for 90 days	\$260.36 per year Explain my savings View other alternatives
<input type="radio"/> Zocor 20 MG Tabs (brand) Dosage: 1 Capsule, once a day Pharmacy: Retail • Coverage rules may apply. • How much does my plan pay? • Get different results with different days' supply and quantity	\$201.12 per year \$16.76 for 30 days	<input checked="" type="radio"/> simvastatin tabs 20 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day BEST BUY DRUGS view report>> Pharmacy: Medco By Mail • Potential drug interaction with: Nefazodone hcl tabs • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$60.00 per year \$15.00 for 90 days	\$141.12 per year Explain my savings View other alternatives
<input type="radio"/> nefazodone hcl tabs 150 MG Tabs (generic) Dosage: 1 Capsule, once a day Pharmacy: Retail • Potential drug interaction with: simvastatin tabs • Coverage rules may apply. • How much does my plan pay? • Get different results with different days' supply and quantity	\$120.00 per year \$10.00 for 30 days	<input checked="" type="radio"/> nefazodone hcl tabs 150 MG Tabs (generic) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail • Potential drug interaction with: simvastatin tabs • Coverage rules may apply. • How much does my plan pay? • Compare drug information	\$60.00 per year \$15.00 for 90 days	\$60.00 per year Explain my savings View other alternatives
Savings per year:				\$461.48

<< previous Your choices could save you \$461.48 out of a possible \$461.48 once your doctor approves. continue

U.S. Patent Pending

Easy-to-understand definitions of complicated terms

"Explain my savings" gives members details about how the option could cost them less

Information on plan-paid amount

Review side-by-side drug information

Access to Consumer Reports Best Buy Drug information

DUR alerts as appropriate

Clear identification of potential savings

Up to 25 possible lower-cost alternatives

Medco Health Store™

- Access to a broad array of consumer health products, organized by health condition
- After you've shopped once, a list of your previous purchases is provided, so your favorite items are always just a click away
- Availability of a wide range of products, at competitive prices
- The drug interaction checker can detect certain combination of medicines that may result in side effects or inhibit your medicines from working.
- Obtain FSA reimbursement for qualified purchases

The screenshot displays the Medco Health Store website. At the top, the Medco logo and "Medco Health Store™" are visible, along with navigation links for "Terms of Use", "My Account", "My Favorites", "Help", and "Logout". A shopping bag icon shows "0 Items \$0.00" and a "Checkout" button. Below the header, there are tabs for "Prescriptions & Benefits", "Health & Wellness", and "Medco Health Store". A navigation bar includes "Home", "Specialized Care", "Everyday Remedies", "Diet & Nutrition", "Personal Care", "Supplies & Equipment", and "Sale". A search bar with "Enter search item" and a "GO" button is present. A blue banner advertises "Free Shipping on any nonprescription order of \$25 or more".

Specialized care

- [Arthritis & chronic pain](#)
- [Diabetes](#)
- [Digestive conditions](#)
- [Emotional wellness](#)
- [Heart disease](#)
- [Oncology care](#)
- [Respiratory conditions](#)
- [Women's health](#)

Everyday remedies

- [Aches & pains](#)
- [Allergy & sinus](#)
- [Cold, fever & flu](#)
- [Digestion relief](#)
- [Eye & ear care](#)
- [Pet health](#)
- [Sleep aids & snoring](#)
- [Smoking cessation](#)

Diet & nutrition

- [Alertness & energy](#)
- [Diet & diet aids](#)
- [Fitness nutrition](#)
- [Herbs & minerals](#)
- [Other](#)
- [Supplements & vitamins](#)

Medco Health Store™

A convenient and affordable online drugstore that allows you to shop by specific condition and stock your medicine cabinet with the items you need.

Click here to SAVE \$16 when you buy 3 months of Zyrtec!

GET \$20 OFF Cosamin DS 210-count joint supplement!

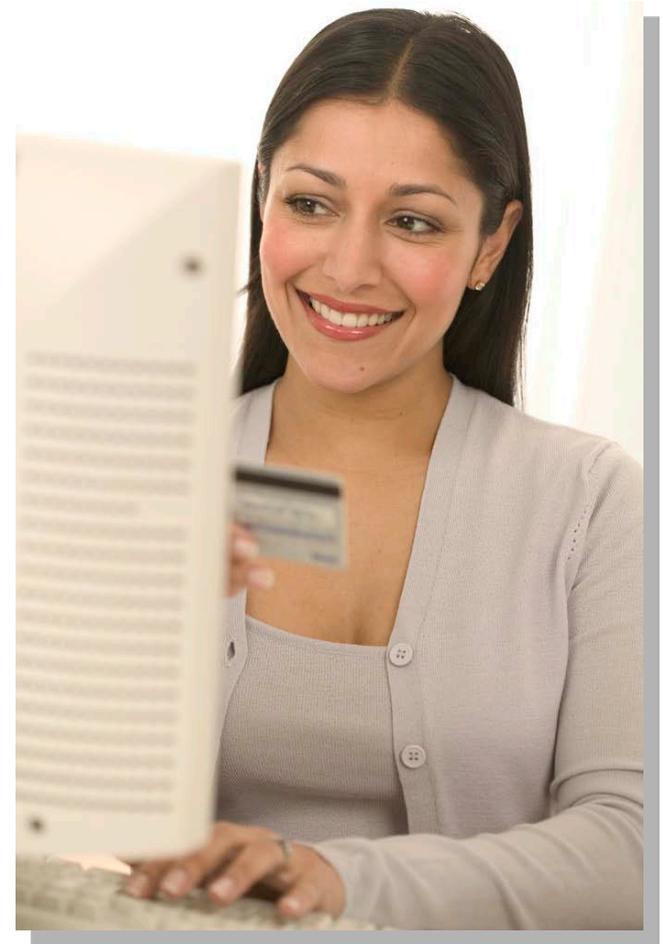
Click here to save! Buy 4 Crest or Oral B items and get **\$2 OFF!**

Featured items:

-
-
-

How do I register for medco.com[®]?

- Type www.medco.com in your browser to get to the site.
- Click , and follow the simple on-screen instructions.
- You'll need your member ID number, which you will receive in December.



Generic Medications

Generic medications

Save money without compromising quality or safety

- A generic drug is an equivalent product to the brand name drug and contains the same active ingredients
- Generic medications typically cost **30-60% less** than their brand-name counterparts
- Generic versions of a drug **MUST** be approved by The U.S. Food and Federal Drug Administration (FDA)

How can I remember generic names?

The good news is that you don't have to!

- Your doctor will indicate on your prescription that generics can be dispensed, or will write the name of the generic drug.
- Your pharmacist can answer any specific questions about generic medications.

Ask your doctor and/or pharmacist

- If your medications are available generically
- If generic medications are right for you
- If there are any risks if you change from a branded drug to a generic drug



Thank you!

We look forward to serving your prescription
benefit needs