



YOUR PRESCRIPTION DRUG PROGRAM



Prescription Drug Facts

How Your Drug Benefit Works

Your COVA Care health plan provides a drug benefit that divides your prescriptions into four categories (tiers) based primarily on their cost. The first tier is typically generic drugs; the second tier generally includes low cost to medium cost brand name drugs; the third tier consists of higher-cost brand name drugs and the fourth tier is for specialty drugs.

Retail Pharmacy: For up to a 34-day supply at a participating retail pharmacy, your four-tier copayments are structured as follows:

<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>	<u>Tier 4</u>
\$15	\$25	\$40	\$50

Each 34-day supply requires a copayment. If you want to purchase more than a 34-day supply at a participating retail pharmacy, you can pay multiple copayments (a maximum of three).

Medco By Mail™ Pharmacy Service: You can purchase up to a 90-day supply of your prescription by using the home delivery (mail service) pharmacy. Here are the tier copayments:

<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>	<u>Tier 4</u>
\$30	\$50	\$80	\$100

A *Medco By Mail* order form is available from your Benefits Administrator or from the DHRM Web site at www.dhrm.virginia.gov/hbenefits/prescriptiondrugs.html.

Mandatory Generic: The four-tier prescription drug benefit is a mandatory generic program. If a generic drug is available and you purchase a brand name drug, it will cost you more. See the COVA Care Member Handbook for more information.

Finding the Tier for Your Drug

To find out more about covered medications, the tiers in which they fall, and copayments by tier, visit the Medco Web site at www.medco.com. Once you register, you will

have access to all your prescription drug coverage, tier and copayment information. You may also contact Medco Member Services toll free at 1-800-355-8279.





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Reducing Your Drug Costs

Some of the brand name drugs you purchase under COVA Care may fall in the second or third tiers, which include higher cost drugs, or in the fourth tier, which is for specialty drugs. Here are some tips to help you cut your prescription drug expenses.

Do Your Homework: Accessing your prescription drug information on the Medco Health Web site includes more than just finding the tiers in which your prescription drugs fall. You can price and compare generic and brand-name drugs, order prescriptions, find local pharmacies, research medical conditions and much more.

Consider Generic Drugs: A generic drug is usually less expensive but has the same quality, strength and purity as a brand name drug. You may want to ask your doctor or pharmacist

whether a generic drug could treat your condition as well as the brand name drug currently prescribed.

Consult Your Doctor: It's up to you and your physician to determine the best medication to meet your specific needs. In addition to a generic drug, there may be an alternative medication that is less expensive than your current prescribed drug. Although this drug may differ chemically from your prescription, it may have the same value and effectiveness in treating your condition.

Home Delivery Drug Safety

Medco Health Home Delivery Pharmacy Service, which manages the Commonwealth's home delivery (mail service) benefit, has developed special processes for handling and shipping medications that are sensitive to temperature extremes.

Medco Health has identified those medications that may lose potency when exposed to extreme temperatures. In Medco pharmacies, medications that are sensitive to heat are kept in refrigerated areas and when mailed, are placed in special

insulated packages with gel packs designed to maintain the correct temperature.

The packaging is designed to keep these prescriptions within the proper temperature range throughout the day of delivery. For medications that require a higher degree of special handling, Medco Health may also call you to arrange a convenient delivery time. Visit the Medco Health Web site at www.medco.com for more information.