

## Prescription Drug Coverage (Express Scripts)

Prescription drug coverage through Express Scripts is automatically included with each Veolia medical plan (except Kaiser and HMSA). Benefits vary based on:

- » The plan you choose,
- » The type of medication you are prescribed, and
- » Where you fill your prescription (retail pharmacy or home delivery).

### SaveOnSP Program

Select employees in the PPO or EPO plan may be eligible for reduced cost share in the SaveOnSP program. Express Scripts will engage directly if you qualify.

### Prescription Drug Benefits Overview

Prescription Drugs	High Deductible Health Plan – Silver* and Gold*	PPO/EPO Plans
<b>For retail (30-day supply), you pay:</b>		
<b>Generic:</b>	20%, min: none/max: \$100 after deductible	\$10 copay
<b>Brand:</b>	30%, min: none/max: \$100 after deductible	25% (min \$30, max \$75)
<b>Non-formulary:</b>	40%, min: none/max: \$100 after deductible	35% (min \$50, max \$110)
<b>Maintenance medications:</b>	Your plan allows coverage for two 30-day fills of your long-term medications at any network pharmacy. After that, you will be required to fill your maintenance medications in 90-day supplies from Express-Scripts Home Delivery.	
<b>For home delivery (90-day supply), you pay:</b>		
<b>Generic:</b>	20%, min: none/max: \$200 after deductible	\$25 copay
<b>Brand:</b>	30%, min: none/max: \$200 after deductible	25% (min \$75, max \$150)
<b>Non-formulary:</b>	40%, min: none/max: \$200 after deductible	35% (min \$125, max \$225)

*\*If enrolled in the High Deductible Health Plans (Gold and Silver), you will pay full price for prescriptions (except Preventive medications on the ACA or Express Scripts preventive drug list, or those listed medications prescribed for chronic conditions), until you meet your medical deductible. See page 5 for deductible amounts.*

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 Compare prices for all your brand name, generic, formulary and non-formulary medicines online at **express-scripts.com**. Once logged in, select Price a Medication from the menu under Prescriptions Online or from the main app menu.  
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## » Save Time and Money with Express Scripts

Whether you pick up your prescriptions at a pharmacy or have them delivered, you can compare prices for all your brand name, generic, formulary and non-formulary medicines online at **express-scripts.com** and with the Express Scripts mobile app.



### Get started today!

- ✓ Registering is safe and simple. Please have your member ID number or SSN available.
- ✓ Go to **express-scripts.com** or download the mobile app and select Register.
- ✓ Complete the information requested, create your username and password, along with security information.
- ✓ Click Register Now and you're registered!
- ✓ To set preferences, select Communication Preferences from the menu under Account, scroll to Communication and Viewing Preferences. Click Edit Preferences. Preferences can only be selected via the member website.
- ✓ Compare prices of medicines at multiple pharmacies.
- ✓ Get free standard shipping from the Express Scripts pharmacy.
- ✓ Get up to a 90-day supply of your long-term medicine.
- ✓ Order refills, check order statuses and track shipments.
- ✓ Print forms and ID cards, if needed.
- ✓ Talk with a pharmacist from anywhere.

### Supplemental Prescription Drug Program

- ✓ When your medical plan doesn't cover a prescription, Express Scripts can often fill it outside of the plan at a discounted price. You will pay 100% of the discounted price; any amount you pay won't apply to your plan's deductible or maximum out-of-pocket costs since the coverage is outside of the plan. Send your valid prescription to the Express Scripts pharmacy through mail order or deliver the script to a retail pharmacy like you do today for covered drugs, and ESI will process it at a discount.

## Maintenance Medication Home Delivery

If you take a maintenance medication, such as those used to treat high blood pressure or high cholesterol, you'll need to make an important decision on where you fill that prescription.

**At a retail pharmacy, you'll pay the entire cost for a maintenance medication after the second purchase if you do not have that prescription filled through home delivery.**

To avoid higher costs, take advantage of the home delivery pharmacy services from Express Scripts. For more information, contact Express Scripts at [express-scripts.com](https://www.express-scripts.com) or **1-888-792-7276**.

## Advanced Utilization Management Programs

The Advanced Utilization Management (AUM) Programs help you choose the safest, most cost-effective drugs and ensure that your use of the drug meets FDA guidelines.

- » **Prior authorization** ensures clinically appropriate use of medications.
- » **Step therapy** encourages use of clinically effective, lower-cost generic and preferred brand alternatives before higher-cost medications.
- » **Drug quantity management** aligns dispensing quantity with FDA-approved dosage guidelines and other supportive evidence.

## >> Use your HSA Dollars to Pay for Prescriptions

Veolia contributes money to your HSA throughout the year if you enroll in the High Deductible Health Plan – Gold. Contribution amounts depend on your level of coverage and your funding status at Fidelity. You can even use your HSA funds to pay for prescriptions!



## >> Coinsurance for Prescription Drugs

Prescription drug expenses are subject to coinsurance for brand name and non-formulary drugs.



### Under the High Deductible Health Plans

- Medications listed on the ACA Preventive Care drug list are not subject to the deductible,
- Medications listed as preventive for treatment of certain chronic conditions are not subject to the deductible,
- Except as noted above, you pay the full cost until you meet the deductible, and
- You pay coinsurance (subject to a maximum) after you've met the deductible.

### Under the PPO or EPO Plan

- You pay a copay for generic drugs, and
- You pay coinsurance for brand name and non-formulary drugs (subject to a minimum and maximum).