

medco[®]

AT THE HEART OF HEALTH™

Your Prescription Drug Benefit Guide



Improving health while lowering costs keeps

Medco at the heart of health.

Welcome to Medco, the world's most advanced pharmacy

As a member of Medco, you'll benefit from a higher level of care. You'll find the services that you're used to with a traditional pharmacy—and then some:

- More than a pharmacy—an *advanced* pharmacy
- More than pharmacists—*specialist* pharmacists
- More than a few dollars of savings for you—potentially *hundreds of dollars* in savings through **My Rx Choices**®

Medco pharmacies are unmatched in safety and accuracy, our specialist pharmacists are experts in specific chronic conditions, and our representatives can help you and your doctor find ways for you to pay as little as possible for your prescriptions.

Safety, savings, and personalized care—we're working to make sure you get the best of all three.



Know your general pharmacist and your **specialist pharmacist**

*For chronic conditions,
it's good to have a specialist.*

Get pharmacy help from experts in specific conditions

When you have a chronic condition, you can visit a doctor who is a specialist. So shouldn't there be *pharmacists* who specialize, too? At Medco, your benefit includes the next step in pharmacy care: the specialist pharmacist.

If you have a prescription to treat an **acute condition**—such as a cold or infection—then see the general pharmacist at your local drugstore. But if you take a medication to treat a **chronic condition**, such as diabetes, acid reflux, or high cholesterol, you can receive expert, personalized care through one of the **Medco Therapeutic Resource Centers™**.

The pharmacists who staff the centers are trained to be true specialists in a single condition and the medications used to treat it. As a result, they are better equipped to answer questions you may have about your treatments.

When filling your mail-order prescription, our specialist pharmacists carefully review your personal health profile. If they spot potential drug interactions or other safety issues, they contact your doctor.

Important: In order for a specialist pharmacist to review a prescription to treat your chronic condition, you'll need to send that prescription to your mail-order pharmacy, **Medco By Mail** (see page 4). If you would like to talk to a specialist pharmacist about your chronic condition, simply call the Member Services number on your prescription drug ID card and ask to speak with a pharmacist.



Try **mail order**:
You'll save money
and it's easy

Use Medco By Mail to get up to a 90-day supply of your medication—and standard shipping is free.

Mail order is your best option for long-term drugs

For long-term medications, use your mail-order pharmacy, **Medco By Mail**. You can get up to a 90-day supply (vs. a typical 30-day supply at retail) for your mail-order payment, so you'll save money over time. (For information about specialty medications and **Accredo Health Group**, see page 6.)

It's easy to fill prescriptions through mail order:

- Mail your prescription, order form, and payment in the envelope provided.
- Or ask your doctor to fax your prescription by calling 1 888 327-9791 for instructions. (Only your doctor can fax prescriptions.)
- **Refills only:** Call our automated refill system at 1 800 4REFILL (1 800 473-3455). Registered members can visit www.medco.com and click “Order center.”

Your medication will usually be delivered within 8 days after we receive your first order. Receive refills even faster—usually in 3 to 5 days.

For short-term prescriptions, use a retail pharmacy

Your prescription drug benefit gives you access to nearly **60,000 retail pharmacies nationwide**, including most major drugstores. Use one of these pharmacies to fill prescriptions for short-term medications, such as antibiotics. To find a local pharmacy, visit us online at www.medco.com and click “Locate a pharmacy” or call Member Services.



Let your doctor help you lower your prescription costs with **My Rx Choices**[®]

Find your cost-saving opportunities online at www.medco.com/save.

Show your doctor savings options on the medications you need

Doctors are interested in helping patients save money but don't always know which medications are covered or how much they cost. Now they can.

By using **My Rx Choices**, you can share information with your doctor about the cost of your prescription drug options. This way, your doctor can help you receive the most appropriate medication at the lowest possible cost.

Visit **My Rx Choices** to view your potential savings

If you have savings opportunities available, you can visit www.medco.com/save and choose the money-saving alternatives you'd like to have your doctor consider. Your doctor can review these options and, as appropriate, write a new prescription. No changes are ever made without your doctor's approval, and you'll be notified when any changes are made.

The sooner you visit www.medco.com/save, the sooner you could start paying less for the medications you need. Use your new member ID number and a recent prescription number to register online.



Generics give you the best value, and specialty medications help treat complex conditions

Generic drugs are safe and work the same way as brand-name drugs, but they cost you less.

Generics: Get the same health benefits but at a lower cost

You might be more familiar with brand-name drugs, but generic drugs treat many of the same conditions. Generics contain the same active ingredients as brand-name drugs, work the same way, and must meet the same rigid U.S. Food and Drug Administration standards for quality, strength, and purity—**yet they can cost over 75 percent less!***

Generic drugs
can cost
75% less*

If you're taking a brand-name drug, talk to your doctor and ask whether a less expensive generic drug could treat your condition. If your doctor agrees, ask your doctor to write a new prescription for the generic.

To quickly find out whether you could save money by taking a generic alternative, visit **My Rx Choices** at www.medco.com/choices. Enter the name of a brand-name drug to see your cost-saving opportunities.

Specialty medications: Get personalized care through Accredo

Specialty medications are typically injected, often require special handling, and are used to treat unique complex conditions, such as anemia, hemophilia, hepatitis C, multiple sclerosis, and rheumatoid arthritis. Our dedicated specialty pharmacy, **Accredo Health Group**, is composed of therapy-specific teams that provide the highest level of personalized care to patients with special therapy needs. Counseling, expedited scheduled delivery, and safety checks are just a few of the services that Accredo provides.

*FDA Consumer magazine, September-October 2003 Issue, Pub No. FDA 04-1328C, updated May 2004.



Medco's pharmacies are **23 times safer** than retail drugstores*

We carefully review your prescription information and history to protect your health.

Protect your health with Medco's superior accuracy

For your safety, we've made our mail-order pharmacies as close to perfect as possible. They're rated at **99.9997 percent accuracy**—that's 23 times better than a retail pharmacy.*

To boost our automated safety systems, two registered pharmacists guard both ends of the process. When your prescription arrives, one pharmacist checks it against your history for possible drug interactions. Once your prescription is scanned and filled, the second pharmacist reviews it again to make sure you're getting the right medication.

Medco guards your privacy

Your privacy is important to us. Medco complies with federal privacy regulations and uses health and prescription information to administer your plan and to fill your mail-order prescriptions.

Coverage limits may apply for safety

Your plan may have certain coverage limits. For example, some quantities may be limited or some prescriptions may require a coverage review. To check whether your medication has coverage limits, register at www.medco.com and click "Price a medication." If you submit a prescription for a medication that has coverage limits, your doctor may be asked to provide more information.

*A Medco study found that automated mail-order pharmacies achieve dispensing accuracy rates 23 times better than those found at retail pharmacies. This study was based on the methods used by researchers at Auburn University in a 2003 study of retail pharmacy error rates.

Information anytime

We're here to serve you 24/7

Register online at www.medco.com so you can:

- Order medications and check the status of your orders.
- Check your plan's coverage.
- Send questions to a specialist pharmacist.
- Locate a participating pharmacy in your area.

Use the phone number on your prescription drug ID card to call Member Services anytime (except Thanksgiving and Christmas) to:

- Obtain claim forms, order forms, and envelopes.
- Speak with a Member Services representative.
- Locate a participating pharmacy in your area.
- Talk to a specialist pharmacist about your condition and treatment.

Services for hearing- and vision-impaired members

- To access TTY service for hearing-impaired members, call **1 800 759-1089**.
- To request labels printed in braille for mail-order prescriptions, call Medco at the number on your prescription drug ID card.

Note: Federal law prohibits the return of dispensed controlled substances.

Medco manages your prescription drug benefit for your company or health plan.

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