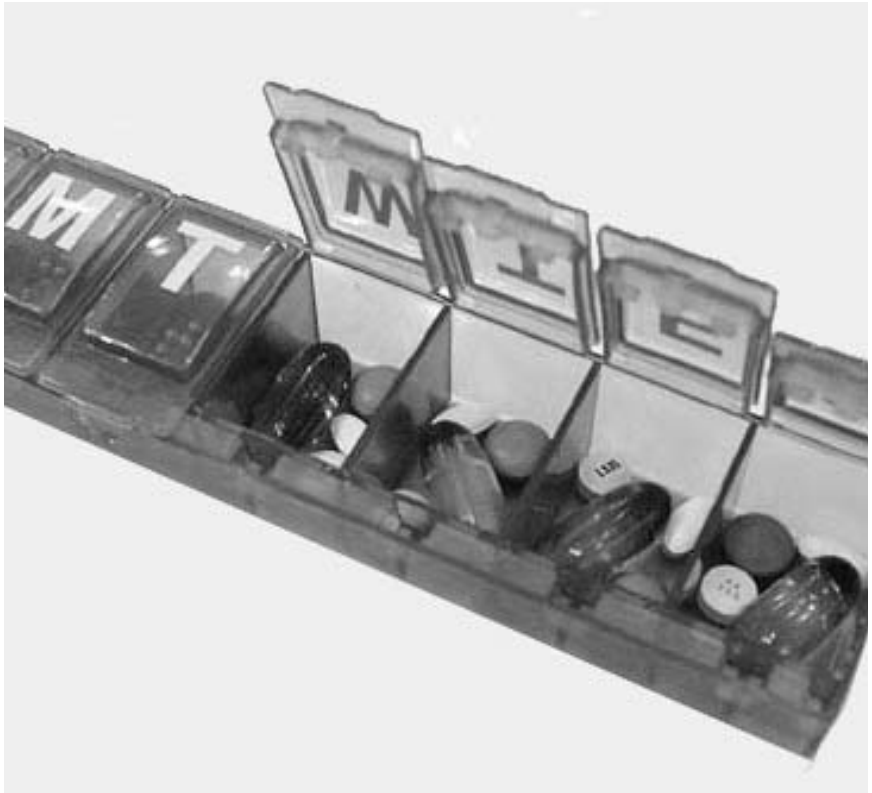

Your 2014 SERS Express Scripts Prescription Drug Coverage Guide

2014 Express Scripts Pharmacy

The following information is for health care plan participants with prescription drug coverage administered by Express Scripts. This applies to all Aetna, Medical Mutual of Ohio, and Paramount plans.

Reducing Prescription Drug Costs

THE GENERIC ADVANTAGE

The next time your doctor writes you a prescription, ask if a generic drug is available. In general, generic drugs are comparable to brand-name drugs, and they usually cost less.

Did you know?

- Generic drugs cost about half as much as brand-name drugs
- Generic drugs have to meet the same strict manufacturing standards as brand-name drugs
- Generic drugs are approved by the U.S. Food and Drug Administration, just like brand-name drugs

Generics may have unfamiliar names or differ in color, size, or shape, but they are safe and effective. The U.S. Food and Drug Administration requires generics to contain the same active ingredients as their brand-name counterparts.

FORMULARY LISTS

To save money, ask your doctor to prescribe a drug on the Express Scripts formulary list.

A formulary is a prescription drug plan's list of covered drugs. The drugs that make up Express Scripts' formulary list are selected based on clinical quality and cost-effectiveness.

Drugs found on a formulary list are called "preferred" drugs. Drugs not found on a formulary list are called "non-preferred" or "non-formulary" drugs.

Both generic and brand-name drugs are found on formulary lists. Drugs on formulary lists cost less than brand-name drugs that are not listed.

Express Scripts' formulary is generics-based. This means if a generic drug is found effective when there is a choice between a generic and a brand-name drug, the generic drug appears on the list.

For non-formulary drugs, Medicare participants pay 50% of the cost. Non-Medicare participants pay 100% of the cost.

Prescription Fills

You can fill your Express Scripts prescriptions at retail pharmacies or through home delivery.

Medicare plan participants can purchase a 90-day supply at a retail pharmacy. In such cases, the 30-day co-payment will be multiplied by three, one for each month, so it may be less expensive to fill the prescription through home delivery.

If you are not a Medicare enrollee, you only can obtain a 90-day supply through home delivery.

RETAIL PHARMACIES

Remember to present your Express Scripts ID card and co-payment when purchasing prescriptions at a participating retail pharmacy. Retail co-payments are:

Retail Pharmacy	***Co-payment (30-day supply)***
Generic drugs	$5
"Preferred" drugs	25% ($25 min. to $100 max.)
"Non-preferred" drugs	Medicare: 50% of SERS' cost Non-Medicare: 100% of SERS' cost
Insulin only	
"Preferred" drugs	25% (or $30 max.)
"Non-preferred" drugs	25% (or $45 max.)

- If the cost of the drug is less than the co-payment, you pay the cost of the drug.
- If you use a pharmacy outside the Express Scripts network, you will pay 100% of SERS' cost of the drug.

HOME DELIVERY BY MAIL

Prescriptions can be delivered to your home by mail if you live within the continental United States. Home delivery co-payments are:

Home Delivery	***Co-payment (90-day supply)***
Generic drugs	$12
"Preferred" drugs	25% ($45 min. to $200 max.)
"Non-preferred" drugs	Medicare: 50% of SERS' cost Non-Medicare: 100% of SERS' cost
Insulin only	
"Preferred" drugs	25% (or $60 max.)
"Non-preferred" drugs	25% (or $115 max.)

- Specialty drugs are available in 30-day quantities for 1/3 of the comparable mail order co-payment.
- If the cost of the drug is less than the co-payment, you pay the cost of the drug.
- To order refills, call the telephone number on your Express Scripts ID card, visit www.express-scripts.com, or mail in the refill slip included with your prescription.

STARTING HOME DELIVERY

Home delivery makes sense for participants who take prescription drugs on a long-term or regular basis. Setting up home delivery for a 90-day supply is easy. Simply sign up online, by phone, or mail.

Once home delivery is set up, it will take 7-10 business days to ship your prescription renewals. However, when you first enroll, it may take two weeks or longer to process your order, so be sure to have an adequate supply. Ask your doctor for a separate 30-day prescription that can be filled at a retail pharmacy while waiting on your first home delivery order.

By Phone: Call the telephone number on your Express Scripts ID card. Express Scripts can contact your doctor on your behalf to get a 90-day prescription.

By Mail: Call the telephone number on your Express Scripts ID card to request a home delivery order form. Return the completed order form and 90-day prescription from your doctor to Express Scripts.

Online: Go to www.StartHomeDelivery.com. Activate your account. Click on "Switch to Home Delivery" and follow the prompts. Express Scripts can contact your doctor on your behalf to get a 90-day prescription.

ONLINE PRESCRIPTION MANAGEMENT

Express Scripts offers you the opportunity to create a secure, online account to manage your prescriptions.

To set up an account, visit www.express-scripts.com and have your Express Scripts member ID number ready. Follow the on-screen prompts to register. Creating an online account allows you to:

- Order refills and track the status of orders
- Locate participating retail pharmacies
- Check a co-payment for a medication

Prior Authorization

Some medications are covered only for certain uses or quantities. For example, a drug may not be covered when it is used for cosmetic purposes. Also, the quantity of a drug may be limited due to federal regulations. In these cases, your doctor may need to provide additional information to Express Scripts.

This may delay processing your prescription.

You will be told if prior authorization is needed to fill a prescription by the pharmacist assigned to your order. You will be given a special toll-free number for your doctor to call. Express Scripts will review the additional information provided, and let you and your doctor know its decision. You or your doctor may appeal. You will be provided with information on how to file an appeal.

Medicare enrollees who have questions about prior authorization should call Express Scripts toll-free at 866-258-5819. Non-Medicare participants should call 866-685-2791.

The following medications require prior approval:

- Afinitor
- Adcirca, Letairis, Tracleer, Tyvaso
- Anticlotting drugs Pradaxa and Xarelto
- Arcalyst
- Barbiturates
- Botox, Dysport, Myobloc, Xeomin
- Bosulif
- Certain antidepressants, such as Celexa, Lexapro, Prozac, Paxil and Zoloft
- Certain drugs for multiple sclerosis, such as Ampyra, Cinryze, Avonex, Betaseron, Copaxone, Extavia, Gilenya, Rebif, Tysabri
- Certain drugs for psoriasis, such as Humira, Enbrel, Raptiva, Remicade, Amevive, Stelara

- Certain drugs for rheumatoid arthritis, such as Remicade, Enbrel, Orencia, Humira, Kineret, Actemra, Simponi
- Cialis
- Cimzia,
- Cometriq
- Egrifta
- Erivedge
- Fentanyl in certain forms
- Firazyr
- Flolan
- Gabapentin (generic for Neurontin)
- Gels for acne, such as Tazorac
- Gels for foot care, such as Regranex
- Gleevec
- Growth hormones
- Iclusig
- Ilaris
- Incivek
- Increlex
- Inflammatory disease drugs such as Cimzia, Orencia, Simponi, Stelara and Actemra
- Inlyta
- Immunoglobulins
- Lovaza
- Medications for alertness, such as Provigil, Nuvigil
- Nexavar
- Osteoporosis drugs that are injected, like Boniva, Prolia, Forteo and Reclast
- Prolastin, Aralast, Zemaira
- Red blood cell stimulants
- Remodulin
- Revatio
- Rituxan
- Samsca
- Signafor
- Sprycel
- Stivarga
- Suboxone
- Sutent
- Tarceva
- Tasigna
- Thalidomid
- Topamax
- Topical drugs like Elidel and Protopic
- Topical Tretinoin products, such as Retin-A, Atralin, Avita, Ziana
- Tykerb
- Ventavis
- Victrelis
- Votrient
- Weight loss medication
- Xalkori
- Xolair
- Xtandi
- Zelboraf
- Zetia
- Zonegran
- Zyvox

The above list is subject to change.

Other drugs also may require prior authorization, including medications for rare or unusual conditions. Express Scripts may require specific test results before allowing specialty medications.

Prescriptions Not Covered

Not all prescriptions are covered by your Express Scripts prescription drug plan. Several factors are considered regarding coverage. The following is a partial list of situations or types of **drugs that are not covered:**

- An excessive supply of a drug
- Non-sedating antihistamines for non-Medicare plan participants only
- Over-the-counter drugs
- Prescriptions or medicines dispensed in a hospital
- Prescriptions covered by Workers' Compensation
- Viagra and similar drugs

Medicare Part B Drugs and Supplies

If you have Medicare Part B, some supplies and medicines will be covered through your Aetna Medicare℠ Plan (PPO) or Paramount Elite Medicare Advantage rather than your Express Scripts prescription drug plan.

These plans cover diabetes testing strips and lancets from retail pharmacies. Depending on the situation, other drugs that might be covered by these providers would be:

- Immune suppression drugs, such as Imuran
- Nebulizer medications, such as Albuterol
- Oral anti-nausea drugs, such as Zofran
- Oral chemotherapy drugs, such as Methotrexate

If you are prescribed one of these medicines, Express Scripts and your medical provider will determine through prior authorization which plan should cover the cost. Contact your medical plan if you have questions.

Step Therapy

Step Therapy is about getting the most value for your money. It provides a medication that has been proven safe and effective at the lowest possible cost.

New prescriptions within certain drug categories are subject to Step Therapy. You must try the Step 1 medication before moving on to Step 2 or Step 3.

Your pharmacy will be alerted if a new prescription is subject to Step Therapy. An Express Scripts phone number will be given to you to call. If you choose to have the prescription filled without trying Step Therapy, you will pay 100% of SERS' cost.

You or your prescriber can appeal Express Scripts' initial determination that you follow the recommended Step Therapy medication. Appeals are granted based on medical reasons. Express Scripts provides information on how to file an appeal.

STEP 1: Step 1 medications are recommended for you to take first. You pay the lowest co-payment for these medications. If you have previously tried a Step 1 medication with unsuccessful results or if your doctor decides this medication isn't appropriate for you, then your doctor can prescribe a Step 2 medication, but at a higher cost.

STEP 2: Step 2 medications are "preferred" brand-name medications. These medications are recommended only if a Step 1 medication does not work for you. Step 2 medications are usually more expensive.

STEP 3: Step 3 medications are "non-preferred" brand-name medications. You pay 100% of SERS' cost.

Step Therapy is in place for these drug categories:

- Alzheimer's drugs, such as Aricept, Cognex, Exelon, Razadyne
- Anti-depressants, such as Celexa, Cymbalta, Effexor, Wellbutrin
- Asthma drugs, such as Accolate, Advair, Singulair, Zyflo
- Blood pressure and heart drugs, such as Accupril, Altace, Benicar, Calan, Cozaar, Diovan, Hyzaar, Procardia, Vasotec
- Diabetes drugs, such as Actos, Diabeta, Glucophage, Riomet
- Gout drug Uloric
- High cholesterol drugs, such as Colestid, Crestor, Tricor, Questran, Welchol
- Inflammatory bowel medications
- Nasal steroids
- Opthalmic beta blockers (eye drops), such as Combigan, TravatanZ
- Osteoporosis drugs, such as Boniva
- Overactive bladder drugs, such as Detrol, Enablex, Sanctura
- Pain and inflammation drugs, such as Celebrex, Motrin, Oxycontin, Voltaren
- Sleep-inducing drugs, such as Ambien CR, Lunesta, Sonata
- Tetracycline drugs, such as Adoxa, Solodyn
- Topical corticosteroids
- Ulcer disease/stomach acid drugs, such as Prevacid, Prilosec, Nexium

Contact Information

Express Scripts
www.express-scripts.com

Non-Medicare
P.O. Box 66540
St. Louis, MO 63166-6540
Toll-free: 866-685-2791
TDD: 800-899-2114

Medicare
P.O. Box 66540
St. Louis, MO 63166-6540
Toll-free: 866-258-5819
TDD : 800-899-2114

Aetna Choice POS II
www.aetna.com
P.O. Box 981106
El Paso, TX 79998-1106
Toll-free: 800-826-6259
TDD : 800-628-3323

Aetna Medicare℠ Plan (PPO)
www.aetna.com
P.O. Box 981106
El Paso, TX 79998-1106
Toll-free: 866-282-0631
TDD : 888-760-4748

Medical Mutual of Ohio
www.medmutual.com
P.O. Box 6018
Cleveland, OH 44101-1018
Toll-free: 877-520-6726
TDD : 800-851-0479

Paramount HMO or Paramount Elite Medicare Advantage
www.paramounthealthcare.com
P.O. Box 928
Toledo, OH 43697-0928
Toll-free: 800-462-3589
TDD : 888-740-5670

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School Employees Retirement System of Ohio
300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746
614-222-5853 • Toll-free 866-280-7377 • www.ohsers.org