

Prescription drug benefits



**Brian
Hellman**

Let's talk a little bit about the Plan's prescription drug benefits program. Although I am unable to cover every topic concerning the prescription drug program, I would like to highlight a few areas.

Who can write your prescription? A licensed physician or dentist—and in states allowing it, a licensed or certified physician assistant, nurse practitioner or psychologist—must prescribe your medication.

To obtain a prescription, you may fill it at a network pharmacy, a non-network pharmacy or by mail. Keep in mind that we provide a higher level of benefits when you purchase your generic drug through our mail-order program. Here is a breakdown

of those options:

- **Network pharmacy:** Present your Plan identification card at an NALC CareSelect Network pharmacy to purchase prescription drugs. You can call 800-933-NALC (6252) to locate the nearest pharmacy.
- **Non-network pharmacy:** You may purchase prescriptions at pharmacies that are not part of our network. You pay full cost and must file a claim for reimbursement.
- **Mail order:** Complete the patient profile/order form. Send it along with your prescriptions(s) and payment in the pre-addressed envelope.

There are dispensing limitations:

- **For prescriptions purchased at NALC CareSelect pharmacies, you may obtain up to a 30-day fill plus one refill.** If you purchase more than two fills of a maintenance medication at a network pharmacy without prior Plan authorization, you will need to file a paper claim to receive a 55 percent reimbursement.
- **Maintenance and long-term medications may be ordered through our Mail Order Prescription Drug Program for up to a 60-day or 90-day supply (with a 21-day minimum).** The 21-day minimum does not apply to specialty drugs ordered through a CVS/Caremark specialty pharmacy.
- **You may also purchase up to a 90-day supply (84-day minimum) of covered drugs and supplies at a CVS/Caremark Pharmacy through our Maintenance Choice Program.** You will pay the applicable mail order co-payment for each prescription purchased.
- **You cannot obtain a refill until 75 percent of the drug**

has been used. However, network retail pharmacy limitations are waived when you have Medicare Part D as your primary payor and they cover the drug.

A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name. If you receive a brand-name drug when a federally approved generic drug is available, and your physician has not specified “dispense as written” for the brand-name drug, you have to pay the difference in cost between the brand-name drug and the generic.

Generic drugs have the same active ingredients and are available in the same strength and dosage as the equivalent brand-name drug. Before a generic can be labeled as equivalent to the brand-name drug, it must meet stringent standards set by the Food and Drug Administration (FDA). Generic drugs provide the same therapeutic effects as their brand-name equivalents.

Talk to your doctor or pharmacist about whether generic drugs are available for any brand-name drugs you are currently being prescribed. The use of generic drugs adds value to your health care dollars. Based on average ingredient cost, generics can save as much as 80 percent over their brand-name counterparts. This means you pay less for generic drugs.

Correction: In the March edition of *The Postal Record*, we listed an incorrect CVS Pharmacy Locator phone number under the section titled “NALC members now can fill 90-day prescriptions at Target pharmacies.” The correct information is as follows:

Great news: As members of the NALC Health Benefit Plan, you can fill your 90-day prescriptions at Target pharmacies. This means you have an additional 1,672 retail pharmacies across the U.S. where you can fill 90-day supplies of your long-term medicines.

Simply stop by the pharmacy counter at any Target, and speak to the pharmacist about picking up your 90-day supplies at that location.

If you want to find the closest Target pharmacy, including any of the more than 9,500 CVS/pharmacy locations, log in at caremark.com and use the Pharmacy Locator tool or call 800-933-6252 (NALC). In the next few months, you'll start to see the CVS/pharmacy name at all Target pharmacy locations. Enjoy this convenient new choice for your 90-day prescriptions.

Note: This is only a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits of the NALC Health Benefit Plan can be found in the official 2016 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.