

MEDCO INFORMATION

February 1, 2005

Mail Order & Refills

1. Employee has a new prescription from the Physician and will need to begin taking immediately. How should this be filled?

If a member has a prescription for a 90-day supply, they can mail this in or have the Physician fax to Medco home delivery pharmacy service. If you need to start taking the prescription immediately, it is suggested you have the Physician write a separate prescription for up to a 14-day supply, which would be filled at a local pharmacy.

2. How do we handle the initial filling of prescriptions through mail order?

This will require a new written prescription sent in to Medco – contact your Physician and have them fax a new prescription for a 90-day supply or the Physician could call 1-888-327-9791 for faxing instructions. There is a prescription fax form to be completed by the Physician. You can find this fax form at <http://www.medco.com> or <http://www.hrs.iastate.edu/benefits/Medco.shtml>. Or ask your Physician to write a prescription for up to a 90-day supply for each medication (plus refills for up to 1 year, if appropriate). A Medco By Mail order form is to be completed and sent with the prescription and payment information to Medco.

Refills – When it is time for a refill at the mail service pharmacy, members will need to call into Member Services or use www.medco.com to request their next refill. They can sign up for an “e-mail refill reminder” if they are a registered user of www.medco.com. This will just remind them to place their next order. Once the year is up and the prescription needs renewed, members can contact Medco via the website or Member Services to request a new prescription from their physician. A Medco Pharmacist will then contact the physician on the members’ behalf.

3. Purchasing 90-day supply at retail:

Any 90-day prescription may be purchased at the local pharmacy. Those who opt for the retail pharmacy option will need to present their Medco member ID card when they have their prescriptions filled. To receive a 90-day supply prescriptions from retail pharmacies, employees must first make a one-time request for an exception from the benefits office. When the exception is granted, employees may have their prescriptions filled on a three-month basis at retail pharmacies, although they will not qualify for the three-for-two co-pay. You may contact the benefits office by calling 515-294-7680 or by e-mailing benefits@iastate.edu.

4. How long will it take to receive prescriptions?

Faxed to Medco by Physician – 5 to 8 days for first request
3 to 5 days for refills

Phone in or Mail order – 7 to 11 days for first request
6 to 8 days for refills

5. What are the advantages for having my prescription filled by Medco for Home Delivery?

You are allowed to fill your prescriptions for a 90-day supply (3 months) for the cost of 2 months co-pay. This is a convenience of having the medications mailed to the home or office.

6. What prescriptions are considered maintenance?

Any medication that is taken for longer than two or three months would be considered maintenance could be purchased by mail order 90-day supply. All of these prescriptions must be written for 90-day supply.

7. Do I have to fill all my prescriptions at the same time or at different times of the month?

You are not required to fill them all at the same time.

8. Does Medco have a vacation plan?

Yes, you can have an override in place for purchasing more than the required amount of medication. To receive the override either you or the pharmacist contact Medco by phone or by their website @ www.medco.com

9. Lost, stolen or destroyed medication?

Either you or the pharmacist contact Medco and an override will be put in place for purchasing more than the required amount of medication. You will be billed for both, but reimbursed if the first order was never received after 30 days.

10. How does Medco ship the mail order prescriptions?

The orders are normally sent U.S. Mail. Temperature controlled medications are shipped UPS at the expense of Medco. They are packed in special insulated packaging with gel packs designed to keep the contents at the correct temperature throughout the delivery process. In addition, you can arrange for these types of medications to be delivered at a time and location that is convenient for you to help keep exposure to heat or cold to a minimum.

11. How do I pay for my prescriptions that are ordered for home delivery?

Included on the Medco by Mail Order Form there is a section to indicate the method of payment. Payment must be included with your order by charging to a credit card, check or money order made payable to Medco. You can find the cost at <http://www.medco.com> under the section titled "Price A Medication". Look under the column "Home Delivery" and the line "You Pay". You can also contact Medco at 800-987-5248.

If you mailed your prescription to Medco, you must enclose your payment with your order. If you used our online services, you will be prompted for credit card information online. For your convenience, we offer Autocharge, which allows you to place a credit card on file with Medco. When you enroll, we will automatically charge any orders covered under your member number (all covered household members) to the card of your choice: American Express, Diner's Club, Discover/Novus, MasterCard or Visa. To enroll, just call 1-800-948-8779 or select this option online when you place an order for a refill or renewal of a current prescription. Your credit card information is secured using the latest advances in commercially available security products.

You will not be allowed to receive prescriptions with a balance due. All orders must be paid in full.

12. **Where do I find additional order forms?**

<http://www.medco.com> or <http://www.hrs.iastate.edu/benefits/Medco.shtml>

13. **What happens if the wrong prescription is sent by Medco?**

If this is reported to Medco they will verify the prescription to be filled. If this is what the Physician prescribed you will be responsible for the cost. If Medco is responsible for the mistake you will be refunded.

14. **Can prescriptions be ordered in different ways?**

Yes, not all prescriptions are required to be ordered with the same option.

The options are as follows:

New prescriptions: two options – order by mail or Physician fax in the order

Order refills: online, by mail or by phone – anytime day or night. Register for online service on the Medco website: <http://www.medco.com>.

15. **Generics vs Brand Name**

Medco will automatically substitute for generics unless the Physician has indicated on the prescription “Dispense As Written”. There are medications where the generic is more expensive than the brand name. If this is case you should contact Medco to request the brand name.

16. **What if I have several refills left before I need a new prescription?**

Don't worry. You can still take advantage of the savings your home delivery plan delivers regardless of how many refills are left on your prescription. Call your toll-free Member Services number and we'll take care of the rest.

General Information

1. **Medco does not allow coordination of benefits.** If employee has other coverage, you should file through Medco first then secondary coverage.
2. **Shop for prices with retail pharmacy** – prices may vary, but there should not be much of a difference.
3. **Customer service is available 24 hours a day.** A pharmacist is always on duty. (1-877-722-6279)
4. **Medco will retain an 18-month history of medications taken.** Benefit information is located on the Medco website: <http://www.medco.com>.
5. **Medco will supply list of medications purchased for the year.**
This is available online under your specific customer ID number or by calling Medco Customer Service.
6. **Medco has connecting networks with retail pharmacies.**

7. **What do I do if my local pharmacy is not in the Medco network?**

The pharmacy can contact Medco to be set up in the network. If they choose not to be in the Medco network the reimbursement could potentially be more out-of-pocket expense. In this case the reimbursement claim form should be completed and sent to Medco.

Direct filing of claims:

- reimbursement of discounted network price minus the co-payment
- filing deadline of one year

8. **Preferred brand vs. Non-Preferred brand** – these medications are reviewed quarterly by an independent team of physicians and pharmacists. Factors taken into consideration are safety, cost and efficacy.

9. **When an employee/retiree is on HMO coverage, plan requires prescriptions written by their PCP or it is denied. Does this apply to Medco?**

No, it will not matter who writes the prescription. They do check the DEA number to make certain the physician who wrote the prescription is a valid medical provider.

10. **Cards** – two cards are automatically sent for family coverage. For additional cards contact Medco by calling or online. From the Medco website you may print a card to use for proof of coverage.

11. **Out-of-Country** – you will be required to pay in full then complete claim reimbursement form. Cannot mail out of U.S., but it is possible to mail to a family member and they could mail to you.

Direct filing of claims from foreign pharmacies used while on vacation or business travel

- currency conversion is based on the date of service of the claim
- reimbursement of discounted network price minus the co-payment
- filing deadline of one year

12. **If employees will be gone when they receive their packet of information & may not have a forwarding address. How do they receive their information?**

If there is no forwarding address, could give the member the umbrella group number (ISUPLAN). They can give this group# (ISUPLAN) and their SSN to a local pharmacy to obtain medications. They can also go to the Medco website (<http://www.medco.com>) and print a card.

13. **Medicare eligible members using diabetes supplies** – should always file their claims through their health plan first. Medicare should be the payer of last resort. Once the claim pays through Medco, then the members can submit to Medicare as a coordination of benefits claim.

14. **Security System** – information is used only for Medco and not outsourced or assigned by Medco.

15. Will automatic reimbursement with the health care spending account still be automatically filed?

No, Wellmark is the administrator of the flexible spending accounts. Automatic reimbursement was only an option for people that used Wellmark for their prescriptions. The employees with Health Alliance have always had to file the prescription co-pays.

16. What will be used for a receipt for my prescriptions to file for reimbursement under the health care spending account?

You will receive an explanation of benefits with your prescription order. Personal account information is also available on the <http://www.medco.com>. Just a reminder, you must register and login to your account to view this information.

17. Medco may contact your Physician about your prescription.

If you are prescribed a drug that is not on your plan's preferred list, yet an alternate plan-preferred drug exists, we may contact your Physician to ask whether that drug would be appropriate for you. Please be assured that your Physician will always make the final decision on all your medications. If your Physician agrees to use a plan-preferred drug, you will never pay more and will usually pay less.

In this case you are not initially contacted by Medco. However, you will receive a statement with your prescription regarding the change of drug and that permission was given by your Physician.

18. Are my prescriptions checked for drug interactions?

When your prescriptions are filled through your home delivery pharmacy, they are reviewed for any potential drug interactions based on your personal medication profile. This is especially important if you take several different medications or see more than one physician. If there ever is a question about your prescription, one of our pharmacists will contact your physician prior to dispensing the medication.

