

# Prescription Drugs

The prescription drug benefit, offered through Stamford Public Schools and administered by Medco, provides coverage for employees and family members enrolled in the medical plan administered by Anthem Blue Cross Blue Shield. Employees and family members enrolled in the medical plan administered by Aetna have their own prescription drug coverage through Aetna.

This section of the Benefits Book provides coverage information for the benefit administered by Medco.

Medco offers the following ways to get your prescriptions filled:

- **At a retail pharmacy** - you can purchase up to a 30-day supply of prescription drugs at a discounted price when you use your prescription benefit card. And, you do not have to file a claim form. You simply pay your copay based on your union's collective bargaining agreement.
- **Medco by Mail** - if you take maintenance medication (that is, prescriptions that require over 2 refills), Medco by Mail saves you money and a few trips to the pharmacy by sending a three-month supply to your home.

## Retail Pharmacy

At a retail pharmacy, the pharmacist will dispense your medication for up to a 30-day supply. Your copay will be consistent with the medication that is actually dispensed. For example, if your prescription states that a brand-name drug is to be dispensed, you will pay the applicable brand-name copay for the drug that you receive even if a generic drug is available.

## Medco by Mail

Through Medco by Mail, mail order pharmacies will dispense your medication for up to a 90-day supply and you pay just one mail-order copay. To maximize your savings, ask your physician to write your prescription for a 90-day supply with refills when appropriate. You'll be charged the mail-order copay regardless of the day's supply written on the prescription. Please be sure that your physician writes your prescription for a 90-day supply and not a 30-day supply with three refills.

## Preferred Medications

There is a list, or formulary, of commonly prescribed FDA approved generic and brand name medications that are preferred by your prescription drug plan. You don't have to use the drugs on the formulary, but you'll pay less when you do.

Medco's formulary is created with the help of an independent Pharmacy & Therapeutics committee made up of physicians and pharmacists. On a regular basis, the committee reviews the formulary to ensure that it contains a variety of drugs to treat a variety of medical conditions and that the drugs are safe and clinically effective. Since new drugs become available every year and the uses of existing drugs change often, the formulary may change - but not more than quarterly. For an updated complete list of preferred drugs, contact Medco at [www.medco.com](http://www.medco.com) or at 800-711-0917.

Drugs not found on the formulary are considered Non-Preferred Brand Name Drugs.

## Medication and Supplies Not Covered

Medication and supplies not covered include:

- Certain injectable medications - **Call Member Services to confirm which medications are not covered.**
- Antiobesity medications
- Smoking deterrents
- Fertility medications
- Dental fluoride products
- Growth hormones
- Retin-A age 36 and older
- All other vitamins
- Ostomy supplies
- Mifeprex
- Therapeutic devices or appliances
- Drugs whose sole purpose is to promote or stimulate hair growth or for cosmetic purposes only
- Allergy Serums
- Biologicals, Immunization agents or Vaccines including Rhogam
- Blood or blood plasma products
- Drugs labeled "Caution-limited by Federal law to investigational use", or experimental drugs, even though a charge is made to the individual.
- Medication for which the cost is recoverable under any Workers' Compensation or Occupational Disease Law or any State or Governmental Agency, or medication furnished by any other Drug or Medical Service for which no charge is made to the member.
- Medication which is to be taken by or administered to an individual, in whole or in part, while he or she is a patient in a licensed hospital, rest home, sanitarium, extended care facility, skilled nursing facility, convalescent hospital, nursing home or similar institution which operates on its premises or allows to be operated on its premises, a facility for dispensing pharmaceuticals.
- Any prescription refilled in excess of the number of refills specified by the physician, or any refill dispensed after one year from the physician's original order.
- Charges for the administration or injection of any drug.

## Filing a Claim Form

### Will I need to submit a prescription drug claim form?

- Yes, if you use a non-network pharmacy
- No, if you use a network pharmacy and show your prescription benefit card
- No, if you use Medco by Mail (you'll pay your portion by check or credit card)

### What's the deadline for submitting a prescription drug claim form?

- The deadline for filing a claim is one year from the date you fill the prescription.

### Where can I get information on the status of a prescription drug claim?

- [www.medco.com](http://www.medco.com)
- 800-711-0917

### Where do I send a prescription drug claim form?

Medco  
P.O. Box 2187  
Lee's Summit, MO 64063-2187