

STATE OF NEW JERSEY — DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS

STATE HEALTH BENEFITS PROGRAM AND
SCHOOL EMPLOYEES' HEALTH BENEFITS PROGRAM

Prescription Drug Benefit Administrator Transition
Frequently Asked Questions & Answers

Following a competitive bidding process, **Medco Health Solutions, Inc.**, of Franklin Lakes, New Jersey, was awarded the contract for pharmacy benefits management for the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP). Listed below are some frequently asked questions regarding the transition along with answers.

1. Q. What changes are being made to the SHBP and SEHBP prescription drug benefit?

A. Effective January 1, 2010, Medco Health Solutions will replace CVS/Caremark as the *administrator* of all pharmacy benefits for:

- The Employee Prescription Drug Plan;
- Active Group SHBP and SEHBP prescription drug benefits associated through NJ DIRECT, Aetna HMO, and CIGNA HealthCare HMO; and
- All Retired Group SHBP and SEHBP prescription drug benefits.

Note: Retired Group members will see a scheduled increase in prescription drug copayments for 2010. These are part of the plan design and not related to the change in benefit administration. Prescription drug copayments and/or coinsurance amounts for Active Group members remain unchanged.

2. Q. How will the change to Medco affect me?

A. The Division of Pensions and Benefits is in the process of transferring the necessary SHBP and SEHBP member account information from the current vendors to Medco.

As we approach the 2010 plan year:

- You will be mailed an announcement letter from Medco in late-November with general information about Medco and the drug benefit transition.
- You will be mailed a Welcome letter in December that will contain your *Medco Prescription Drug ID Cards*.

As of January 1, 2010, all SHBP and SEHBP members will have **both** a medical plan ID card for doctor and/or hospital services and a Medco ID card for prescription drugs (and, *if applicable*, an ID card for your SHBP Dental Plan).

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3. Q. When do I start using Medco?

A. Beginning January 1, 2010:*

- You should start using your new *Medco Prescription Drug ID Card*, when you fill a prescription drug request at a **retail pharmacy**. Medco provides access to nearly 60,000 retail pharmacies nationwide, including most major drugstores.
- You should start sending any **mail-order** prescription drug requests to the **Medco Pharmacy**. More information about using the Medco Pharmacy is provided below (see #4) and will be sent in the Welcome materials in December.
- If you utilize specialty pharmacy services, you or your physician should start sending those prescription requests to **Accredo**, Medco's specialty pharmacy service. You will receive more information about using Accredo in the Welcome materials in December.

*Medco prescription drug benefits begin **January 2, 2010**, for State employees paid through the State's Centralized Payroll Unit.

4. Q. How can I get started with a new prescription through Medco?

A. It's easy!

- **If starting a new prescription at a retail pharmacy** — as of January 1, 2010, just take your prescription drug request to the pharmacy and show the pharmacist your *Medco Prescription Drug ID Card*. Your prescription will be filled and you will pay your normally required copayment or coinsurance amount.
- **To start a new prescription by mail order with the Medco Pharmacy**, — as of January 1, 2010, ask your doctor to write your prescription for your plan's maximum days' for a mail-order supply (usually 90 days), with refills for up to 1 year, as appropriate. Send the prescription one of two ways to the Medco Pharmacy:
 1. **By Mail** — Mail your prescriptions to Medco in the special envelope you receive with your Welcome materials in December.
 2. **By Fax** — Ask your doctor to call 1-866-220-6512 for instructions on how to fax the prescription to Medco. Your doctor will need to use your Medco ID number or Social Security number to complete the transaction. (Only doctors can fax prescriptions to Medco.)

Mail order prescriptions are usually delivered within 8 days of receipt your prescription.

Note: When ordering, be sure to have at least a 14-day supply of medication on hand. **If you don't have enough, ask your doctor for a second prescription for a 14-day supply to be filled at a participating retail pharmacy while your mail order is being processed.**

5. Q. What if I still have refills on my current mail-order prescriptions?

- A.** If you have refills remaining with your current mail-order pharmacy, in most cases you will not need to get a new prescription (see *note below*).

Before filling your next order, Medco will need to confirm that your prescription information has correctly been transferred. You should submit a refill when you're down to a 2-week supply of medication. After January 1, 2010, you can refill your prescription in one of three ways:

1. Visit: **www.medco.com** and activate your account by registering with your Medco ID number and a current prescription number. Then, click "Order status."
2. Mail the *Transfer Prescription Refill Order Form*, included in the Welcome materials that you will receive in December, along with your CVS/Caremark refill slip or current prescription label, to the **Medco Pharmacy Order Center**. If you are mailing your refill request and do not have a refill slip from your previous mail service but you do have refills remaining, write the name of the drug and your prescription number on the completed transfer form (or attach a separate piece of paper).
3. Call Medco toll-free at 1-866-220-6512. You will need to have your prescription number handy when you call.

The transferred prescription will then be filled by Medco and mailed to you.

If there is a reason the prescription could not be transferred, Medco will notify you that you must obtain a new prescription from your doctor.

Note: Controlled substances and compound medications cannot be transferred. If you take one of these medications, you must obtain a new prescription from your doctor.

6. Q. What are my mail-order payment options?

- A.** For your convenience, you can pay by check, money order, credit card, or debit card. You can also enroll in one of Medco's convenient automatic payment programs: **AutoCharge** or **e-check**.

- With **AutoCharge**, your payments will be automatically charged to the credit card of your choice. If you choose to pay by credit card, you'll need to register your card information with the Medco Pharmacy, since this information does not automatically transfer. You can do this by phone or by filling out the mail-order form included in the Welcome materials that you will receive in December.
- With **e-check**, your payments will be automatically deducted from your checking account. E-check is secure and convenient, plus there's a 10-day grace period between the time your medication is sent and when the amount is deducted from your assigned account. It's easy to get started with e-check. You can enroll online, by phone, or by mail.

To enroll online, visit: **www.medco.com** and click "Update your profile," then click the "Update your bank information for e-check" link.

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7. Q. Where can I find more information if I have questions about my pharmacy benefit?

- A.** If you have any questions about Medco, the new administrator for your SHBP or SEHBP prescription drug benefits, please visit the Medco transitional Web site at: www.medco.com/statenewjersey There you can locate participating pharmacies and check the formulary status of your medications.

Note: After January 1, 2010, the full Medco Web site will become available at: www.medco.com/statenj

Also, beginning December 1, 2009, you may also call Medco toll-free at 1-866-220-6512 for answers to questions related to your pharmacy benefit.