



Health Plans

Q. Are there changes being made to the 2017 pharmacy benefit?

- **Pharmacy Benefit Administrator:** Effective January 1, 2017, CVS Caremark will replace Express Scripts as IU Health Plans pharmacy benefit administrator. IU Health Plans Pharmacy Benefits Management (PBM) will continue to implement, maintain, and oversee employee pharmacy benefits in 2017. Refer to the CVS Caremark FAQ below for more information.
- **Pharmacy Copays and Coinsurances:** No changes are being made to pharmacy copay or coinsurance amounts.
- **Pharmacy Network:** For 2017, IU Health will continue with the expanded Tier 1 preferred network which includes CVS and Kroger/Payless pharmacies, allowing enrolled participants to take advantage of more pharmacy locations and extended hours of service.

Tier 1 – Preferred In-Network	Tier 2 – Non-Preferred In-Network
<ul style="list-style-type: none"> • IU Health Retail Pharmacies • Bedford (Med-Shoppe, Crowder’s, Lincoln Plaza) • Kroger – 30 day only • CVS – 30 day only 	<ul style="list-style-type: none"> • Walgreens • Meijer • Target • Wal-Mart • Other pharmacies in the CVS Health network

- **Maintenance Medication Program:** For 2017, the maintenance medication program will be discontinued. Members will no longer be subject to a 3 fill restriction of maintenance medications at non-IU Health Retail Pharmacies. Please note that 90 day prescriptions and specialty medications can only be filled at IU Health Retail Pharmacies, IU Health Advanced Therapies Pharmacy, and CVS Health Mail Order/Specialty Pharmacy.
- **\$0 Copay Preventive Medicines:** Members will pay \$0 for government-mandated select preventive medicines at all in-network pharmacies.
- **\$4 List:** For 2017, the \$4 list will be replaced by a new preferred generic formulary tier. Most medications previously available on the \$4 list will be listed on tier 1 and will be available at the same copay. Please refer to the drug formulary on www.myiuhealthplans.com for specific tiering information.
- **Pharmacy Services Phone Number:** Effective January 1, 2017, the phone number to reach the Pharmacy Member Services is 844.432.0704.

CVS Caremark FAQ

Q. Will I receive a new ID card with updated pharmacy information?

A. Yes, all members will receive a 2017 ID card that will include the necessary information for your

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pharmacy to process a prescription under your benefit plan. Present your new ID card to the pharmacy before filling your first prescription in 2017 in order to avoid any prescription delays.

Q. What should I do if I have existing refills with Express Scripts or Accredo?

A. Express Scripts and Accredo will be transferring all existing refills to CVS Caremark. Because we have to wait until the refill information is transferred to CVS Caremark, there may be a delay in processing your mail service refill requests. In an effort to avoid a delay in filling your mail service prescriptions, we advise you to select one of the following options:

- Have your doctor write a new prescription for up to a 90-day supply, plus refills when appropriate, and mail it to CVS Caremark along with a mail service order form.
- Send your refill request after the 10th day of January 2017. A possible delay will only occur during the first 10 days of the transition from Express Scripts to CVS Caremark.

Q. How do I request a refill for a prescription that was transferred to CVS Caremark?

A. Once CVS Caremark receives the refills from the current vendor, there are three (3) ways for you to request a refill for a transferred prescription:

1. Online at www.caremark.com is the most convenient way to order refills and inquire about the status of your order any time of the day or night. You will need to register and log in to access service. Please note, you will not be eligible to register to www.caremark.com until on or after [effective date], and transferred prescriptions will not be viewable until the refills are received and loaded into the CVS Caremark system (anywhere from 1-10 days).
2. By phone, call CVS Caremark Customer Care toll-free at 844.432.0704 (beginning 1/1/17) for fully automated refill service. Have your ID number ready.
3. By mail. Complete a CVS Caremark Mail Service Order Form for each prescription you are requesting and include the refill sticker/label that you received from [current vendor] in the designated box on the form. If you do not have a refill sticker, please provide the prescription number assigned by [current vendor] and the name of the medicine you are taking. Please mail the completed form and the appropriate copayment* in the pre-addressed envelope directly to CVS Caremark. If you are requesting a new mail service prescription, and/or a refill on a transferred prescription, you must complete a CVS Caremark Mail Service Order Form for your prescriptions.

Q. Are there any medicines that cannot be transferred to CVS Caremark?

A. There are certain medicines that cannot be transferred to CVS Caremark or another mail service pharmacy. Even if you have existing refills for the following types of medicine, you must obtain a new prescription from your doctor and mail it to CVS Caremark along with a mail service order form.

- Controlled Substances (If you are not sure if this pertains to you, please consult your doctor.)
- Compound Medicines

You will also need to obtain a new prescription for any expired prescriptions or for prescriptions that have no refills remaining

Q. What should I do if I have a prior authorization that expires after December 31, 2016?

A. If you have a prior authorization that expires after December 31, 2016, Express Scripts will transfer the authorization to CVS Caremark along with the original expiration date. Beginning January 1st, 2017 questions related to an authorizations can be directed to Pharmacy Member Services at 844.432.0704.

Q. Where can I find more information about prescription saving opportunities?

A. Go to Caremark.com and create a member profile to access pharmacy claims history,

order refills at CVS pharmacies, find a network pharmacy, or find lower cost medications covered on the IU Health Plans formulary. You can also manage your prescriptions on the go with the CVS Caremark mobile app.

2017 Benefit and Formulary FAQ

Q. Who should I call if I have any pharmacy benefit related questions?

A. If you have pharmacy related questions, ranging from copays, coinsurance, prior authorizations, less expensive options, and anywhere in between, please call Pharmacy Member Services at 844.432.0704 starting January 1, 2017. Also be sure to refer to www.myiuhealthplans.com or www.caremark.com for additional benefit information.

Q. What is the Mandatory Generic program?

A. Mandatory Generic is a program that encourages the use of generic medicines, which are safe and effective. If a brand medicine is filled when a generic is available, the member pays the brand copay/coinsurance in addition to the difference in cost between the brand and generic.

Q. What is a formulary?

A. A formulary is a listing of medicines that are covered by your pharmacy benefits. Formulary medicines are divided into tiers which determine the amount of coverage for that particular medicine.

Q. Where can I find the drug formulary for 2017?

A. All benefit information for the 2017 pharmacy and health benefits including the formulary can be found at www.myiuhealthplans.com or www.caremark.com.

Q. What if I take a medicine that is not listed on the formulary?

A. Medicines that are not listed on the formulary are not covered by the plan because there are preferred options that are on the formulary and should be utilized first. Please call 844.432.0704 (beginning 1/1/17) with any questions related to the formulary and preferred alternative therapies. We can work with your prescriber to be sure we have all necessary information of previously tried medicines documented.

Q. Which pharmacy should I use?

A. Employees enrolled in the IU Health pharmacy benefit plans are able to take advantage of the convenience and **lower co-payment amounts offered at IU Health retail pharmacies**. Expanded weekday and Saturday hours exist at some locations, and you may choose to have 90-day supplies filled at the convenient sites or to make arrangements for mail order. For a listing of IU Health pharmacies, visit www.myiuhealthplans.com or www.caremark.com.

You can also use **CVS or Kroger/Payless pharmacies** for the same copay amount as IU Health pharmacy locations (other restrictions such as 30 day maximum apply). If you feel you must fill a prescription at a non-preferred pharmacy, there will be a higher copay.

Q. What if I want to start filling my prescriptions at an IU Health pharmacy but have been filling them elsewhere in the past?

A. We highly recommend bringing your new prescriptions to an IU Health pharmacy.

- Having your new prescriptions on file ahead of time will allow them to be filled whenever you are ready and decrease your wait time.
- Transferring prescriptions is possible and very simple. Call the pharmacy of your choice a couple of days early (seven to ten business days is needed for mail order), and they can complete the transfer for you.

Q. Where can I fill my prescription for a 90-day supply?

A. IU Health pharmacies are able to fill both 30 and 90 day supplies. The IU Health mail order pharmacy is also able to fill 90-day supplies and can be reached at 317.963.7100 or 844.678.7100.

Q. How do I fill my prescription through the IU Health mail order pharmacy?

A. Employees can decrease wait times at the pharmacy by ordering medicines for delivery by mail with no extra charge. Delivery typically occurs within 7 to 10 business days. The mail order pharmacy can be reached at 317.963.7100 or 844.678.7100 and forms can be found at <http://iuhealth.org/patients/pharmacy-info/>.

Q. What if I want to start filling my prescriptions for 90 days?

A. If you currently have a prescription that is being filled for 30 days, we highly encourage you to switch this to 90 days so that you can maximize your pharmacy benefits.

- In order to do this, **it helps if the prescription is written for 90 days or has at least enough refills for 90 days.** Your physician can call in, e-prescribe, or physically hand to the pharmacy staff new prescriptions for 90 days.
- To ensure that your prescription can be filled for the requested 90 day supply, please call your pharmacy ahead one business day. These new prescriptions can be placed on hold at any pharmacy until you are ready to have them filled.

Q. What if I take a medicine that requires Step Therapy?

A. Step Therapy is a program that asks members to try generic medicines before brand medicines of the same class. The program follows clinical guidelines and is in place for fourteen classes of medicines to ensure appropriate utilization.

- For a listing of medicines that require Step Therapy, please refer to the formulary and information found at www.myiuhealthplans.com or www.caremark.com or call IU Health Pharmacy Benefits at 844.432.0704 (beginning 1/1/17).

Q. What if I take a medicine that requires Prior Authorization?

A. For those medicines listed on the formulary as Prior Authorization, a request is required from your prescriber. This request is then evaluated based on clinical, safety, and dosing information.

- For a listing of medicines that require a Prior Authorization, please refer to the formulary and information found at www.myiuhealthplans.com or www.caremark.com.
- Beginning January 1st, 2017, please call 844.432.0704 with any questions related to Prior Authorizations

Q. How can I fill a prescription if the IU Health pharmacies are closed?

A. Between the IU Health, CVS, and Kroger/Payless pharmacy hours, including mail order, this should allow most prescriptions to be filled for the lowest copayments. The higher copayments for prescriptions filled at a non-preferred in-network pharmacies are the responsibility of the member.

- There are emergency circumstances which require a member to fill a prescription after hours at a non-preferred pharmacy, and these will be reviewed on an individual basis. Members can direct their pharmacy to call 844.432.0704 (beginning 1/1/17) for assistance or fill out a Reimbursement Request Form (available online) and submit it for review.
- If the prescription is deemed to be an emergency situation, then prescription charges in excess of the in-network copayment will be reimbursed to the member.

Refills for medications treating chronic conditions are expected to be planned in advance, filled at IU Health retail pharmacies only, and will not be deemed as an emergency fill.