

## BENEFITS TO GO

# When You Need to Fill A Prescription (PPO)



## *One Thing You Need to Know*

You pay the full price (contracted, below-retail) for your prescriptions until you meet your deductible. You can use your HSA debit card if you have money in your account.

## Filling a Prescription

**When you need it right away**—If you'll only be using a medication for a short time, go to a network pharmacy, such as CVS, Rite Aid or Safeway. To find a network pharmacy, visit [express-scripts.com](http://express-scripts.com).

## At the Pharmacy

1. **Show your Express Scripts prescription card.** Remember, this card is separate from your UMR medical card. This way, the pharmacist will know you're entitled to a pre-negotiated (discount) price.
  - If you have not met the medical plan deductible, you pay the full discounted cost.
  - If you have met the deductible, you pay 20% of the cost until you reach your out-of-pocket maximum and then in-network pharmacy costs are covered at 100%.
2. You may use your HSA debit card to pay in full or in part for your prescription costs up to the balance of your HSA account.



## Money-Saving Tips

- Check medication prices in advance or receive a coverage check to identify lower-cost recommendations. Go online to [express-scripts.com](http://express-scripts.com).
- Switch to generics.
- Learn which preventive drugs are free.
- For medications you fill regularly, **consider mail-order.**

## Questions?

Call Express Scripts at (866) 456-4315.