

INDEMNITY MEDICAL PLAN PRESCRIPTION DRUG BENEFITS

Formulary: Your prescription drug benefit includes a formulary, which is a list of generic and brand-name drugs that are preferred by the Trust. This list includes a wide selection of medications and is preferred because it offers you choice while helping to keep the cost of your prescription drug benefit affordable. The medications on the formulary have been selected by an independent group of doctors and pharmacists for safety and efficacy, and only Food and Drug Administration (FDA) approved medications are included. Express Scripts may remind your doctor when a formulary medication is available instead of a medication that you are currently taking that is a non-formulary drug. This may result in a change in your prescription. However, your doctor will always make the final decision on your medication.

A copy of the formulary is available from the Trust Administrative Office; or visit www.express-scripts.com or call Express Scripts at 1-800-711-0927.

Generic Prescription Drugs: Generic drugs may differ in color, size, or shape, but the Food and Drug Administration (FDA) requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have lower co-pays. You should ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you. By using a generic drug, you may be able to receive necessary medication, but reduce your out-of-pocket expenses.

How Retail Pharmacy Service Works

The retail pharmacy service is most convenient for filling your short-term prescription needs. You must use an Express Scripts participating pharmacy to receive benefits from the Trust. For example, if you need an antibiotic to treat an infection, you can go to one of the many network pharmacies. To find out whether a pharmacy participates in the Express Scripts health network:

- Ask your retail pharmacist;
- Visit www.express-scripts.com and use the online pharmacy locator; or
- Call 1-800-711-0927 (1-800-759-1089 TTY) and use the interactive pharmacy locator.

Ordering new prescriptions or refills at a network retail pharmacy:

- Show your prescription ID card at the pharmacy or provide the social security number of the WTWT employee; and
- Pay your coinsurance or co-pay (the pharmacist will tell you the amount).

At non-network pharmacies: If you go to a retail pharmacy that is not part of the Express Scripts network, you will not receive benefits from the Trust.