

# Prescription Drug Coverage - NY

## \$10/\$30/\$50

### Your MVP Prescription Benefits Rider

This valuable benefit entitles you (and your covered dependents) to coverage for thousands of medications on MVP's approved drug list (formulary) when written by a participating provider. MVP makes filling your prescriptions easy. Choose from hundreds of participating pharmacies - including one near you. For a complete listing of participating pharmacies, go to "Rx Info" on our Web site at [mvphealthcare.com](http://mvphealthcare.com). You may also learn about the MVP mail order program on our Web site.

Your Prescription rider gives you flexibility when considering your needs for medicine. Generally, benefits are available for Medically Necessary prescription drugs for up to a thirty (30) day supply at a participating retail pharmacy and up to a ninety (90) day supply for Mail Order Pharmacy.

With your plan, you get Tier 1 medications for just \$10. The majority of drugs in Tier 1 are generics. Brand name medications that have been determined to offer a clinical advantage are generally Tier 2 and will cost \$30. If you are prescribed a Tier 3 drug, one that does not offer an advantage over Tier 1 or Tier 2 drugs, your Copayment is \$50. Generally Tier 3 drugs are brand name drugs that have a generic equivalent or a Tier 2 alternative.

### Prescription Coverage Frequently Asked Questions

To help you understand and get the most out of your drug coverage, we've provided answers to some frequently asked questions about prescription coverage.

#### What is a formulary?

MVP has in place a "drug formulary," which determines our approved list of covered medications - those proven safe and effective, in the best interests of our members.

New prescription drugs are reviewed on an ongoing basis for potential addition to our approved list to ensure you have access to the latest advances in medicine. The formulary also applies to mail order eligible prescriptions.

For an updated listing of covered drugs, go to "Rx Info" at [mvphealthcare.com](http://mvphealthcare.com) or call 1-888-MVP-MBRS.

#### Why are prescription drugs divided into "tiers"?

MVP divides prescription drugs into three tiers to make it easier for you and your doctor to choose the most appropriate, lowest cost drug to treat your condition. Medications are placed into different tiers based upon their overall value to treat conditions.

#### YOUR COPAY

\$10/Tier 1 Copay

\$30/Tier 2 Copay

\$50/Tier 3 Copay

#### What is the difference between the tiers?

Each tier has a Copayment level for covered prescription drugs within that tier. Your health plan sets the Copay for the drugs covered under your pharmacy benefit.

- **Tier 1** is your lowest Copay choice and usually includes generic drugs that meet the MVP guidelines for a Tier 1 drug.
- **Tier 2** is your mid-range Copay choice and includes covered brand-name drugs that have been selected as Tier 2 drugs because of their overall value. Consider Tier 2 drugs if you and your doctor decide that no Tier 1 medication is right for you.
- **Tier 3** is your highest Copay choice and includes all other covered prescription drugs - generic and brand name. It also includes those that are not on the prescription drug list, and new drugs that are being reviewed.

#### Who determines the tier a drug falls under?

Our Pharmacy & Therapeutics (P&T) Committee, consisting of doctors and pharmacists from our community, work together to create and review the MVP Health Care formulary (approved drug list). Drugs are selected based on the role they play in treating a given disease or condition. Only medications that have been approved by the U.S. Food and Drug Administration (FDA) are considered for coverage.

The P&T Committee reviews information from different sources for each medication. Each medicine is placed in a tier according to how it compares with other drugs that are used to treat the same disease or condition.

Some drugs, while covered in the formulary, may still require Prior Authorization, or be subject to step therapy or quantity limits. Policies specific to these restricted drugs are clearly written and made available to all practitioners. Certain drugs, including diabetic supplies, may not be covered under your prescription drug rider. Consult your plan documents for a complete list of covered benefits, limitations and exclusions.

All new drugs require Prior Authorization and are placed into Tier 3 until they are reviewed by the P&T Committee.



## Why are generic drugs less expensive?

There are generic versions of many brand-name drugs that can save you money. Generic drugs have been approved by the FDA. They are as safe and effective as brand-name versions. Generic drugs also contain the same active ingredients in the same amounts as the brand-name products.

## How can I save money on prescriptions?

Consider the following options to help you save money on your prescription drugs:

- talk with your doctor or pharmacist about using generic drugs; and
- use your mail order benefit when possible.

## Medco Health Solutions, Inc.

Medco is MVP's pharmacy benefit manager (PBM) for retail and mail order prescription drug coverage.

Medco can answer many of the questions you may have about your prescription coverage. Medco also makes it easy for you to order your prescriptions through the mail. For more information, call Medco Member Services toll-free at **1-800-716-3752**.

**My Rx Choices\*** is a prescription savings program offered by Medco. To find out more about how this program can help save you money, go to "Rx Info" at [mvphealthcare.com](http://mvphealthcare.com), and click on the Medco Pharmacy Services icon.

## Mail Order Pharmacy

This home-delivery service lets you buy MVP approved maintenance drugs (drugs taken on a daily or routine basis) in larger quantities. In addition, Medco By Mail saves you trips to the pharmacy because prescriptions are delivered right to your door. Go to "Rx Info" at [mvphealthcare.com](http://mvphealthcare.com), and click on the Medco Pharmacy Services icon, or call **1-888-MVP-MBRS** for details.

A variety of online tools are available using Medco's Web site. After creating an online account, you can manage and obtain information about your prescriptions, such as:

- Ordering refills with a valid prescription, and e-mail refill reminders
- Transfer retail prescriptions to mail order online
- Order status with estimated delivery date of mail order prescriptions
- Real-time mail and retail drug pricing
- Online mail service and retail history
- Prescription expense summary for mail and retail claims
- Online "Ask the Pharmacist" with 24-hour turnaround.

For questions regarding your Prescription Benefits Rider, please contact the MVP Member Services Department toll-free at

**1-888-MVP-MBRS**

7 days a week / 8:00 am to 10:00 pm (excluding holidays), Eastern Standard Time

This is a summary of certain general aspects of MVP Health Plan, Inc.'s or MVP Health Insurance Co.'s Prescription Benefits Rider, which may vary by employer plan or service area. Check with your employer for details. Consult your plan documents for a complete list of covered benefits, limitations and exclusions. Formulary information is available by calling 1-888-MVP-MBRS. Pharmacies and physicians participating in our network and mail order vendors are independent contractors and are neither employees nor agents of MVP or its affiliates. This summary is not an offer of coverage. If there are any differences between the information contained herein and a specific plan document, the plan document will be controlling.

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## Mail Order Pharmacy Q&A

### What prescriptions can be filled through Medco By Mail?

You can order most medications that are taken on a regular basis, including contraceptives, thyroid medications, cholesterol and blood pressure medications, antihistamines, and many more. Visit [mvphealthcare.com](http://mvphealthcare.com) or call **1-888-MVP-MBRS** to find out if you can get the medication you take from Medco By Mail.

### What are the advantages of Medco By Mail?

When you order approved maintenance drugs through Medco By Mail, you save time (eliminating trips to the pharmacy) and money (generally giving you three months of medications for the cost of only two Copayments, or 3-for-2 savings). For instance, with your Copay you could save \$30 every 90 days if you take a Tier 2 drug.

### How do I use Medco By Mail?

#### For your initial order...

When your doctor prescribes a drug eligible for the mail order program, ask him or her to write two prescriptions – one for up to 30 days to be filled at your local pharmacy, and one to last up to 90 days which will be filled through Medco By Mail.

To obtain your prescription from Medco By Mail, just mail your prescription, along with a completed order form and applicable payment, to:

Medco  
PO Box 30493  
Tampa, FL 33630-3493

To obtain order forms, go to "Rx Info" at [mvphealthcare.com](http://mvphealthcare.com) and click on the Medco Pharmacy Services icon, or call **1-888-MVP-MBRS**.

You can also ask your doctor to fax your prescription by calling **1-888-327-9791** for instructions. Only your doctor can fax prescriptions.

#### For mail order refills...

You can refill mail order prescriptions by phone - call **1-800-4REFILL (1-800-473-3455)**, by mail (at the Medco address provided above), or online. Go to [mvphealthcare.com](http://mvphealthcare.com) and click on "Rx Info" and then click on "Mail Order Pharmacy."

### How long will it take to receive my prescription?

When you order by mail, you will receive your first prescriptions generally within 14 days. Standard shipping is free, and expedited shipping is available for an additional fee. To ensure that you do not run out of medication, MVP recommends that you allow two to three weeks for your order to be processed and shipped.

### How can I pay for my prescriptions?

Checks, money orders or major credit cards can be used to cover your payments. Credit cards are preferred to allow for variations in the prices of drugs and to expedite your order.