

# Frequently Asked Questions Regarding QualxServ's Prescription Benefits

## Basic Question:

1. How do I fill a prescription?
2. What drugs can I fill at my local pharmacy?

## Formulary Questions:

1. What drugs are covered?
2. How are drugs selected for the United Drug Pharmacy
3. How does our Drug formulary compare to those offered by other companies?
4. What do the dollar signs (\$) mean on the formulary documents?

## Non Formulary, Prior Authorization and Step Therapy Questions:

1. What do I do if my physician prescribes a medication NOT on the formulary
2. Who fills out the Prior Authorization Form, and how does it get to my physician?
3. Can I do anything to expedite the prior authorization process?
4. What happens if my physician prescribes medications indicated for "Step Therapy" evaluation?

## Mail Order:

1. What is a maintenance medication and when must I use mail order?
2. How do I fill a drug by mail order?
3. How do I know the amount of money to send for mail order prescriptions?
4. What happens if my physician writes for a maintenance medication that I will get at Mail Order and it is non-formulary?
6. Questions?
7. What does my drug card look like?

## Operational Questions:

1. Why did we change our drug program?
2. How does our drug program operate?
3. Qualxserv Drug Program at a glance?

## Basic Questions:

### ***1. How do I fill a prescription?***

Show your QualxServ United Drug card to the pharmacy. Network pharmacies will dispense up to a 30-day supply of the prescription drug. You should be aware that diabetic supplies are only covered through the prescription card program.

### ***2. What drugs can I fill at my local pharmacy?***

All prescriptions must be filled through mail order, except for antibiotics, and select controlled substances. After you have been stable on a medication without dosage changes for 30 days, consider an option to obtain the medications via mail order. This saves you money. Medications that you have received for 30 days in retail should be considered maintenance medications. You can call your pharmacist to determine if you can continue your prescription have to move the medications to mail order.

## Formulary Questions:

### ***1. What drugs are covered?***

The QualxServ **Drug Formulary** includes both brand name drugs and generic prescription medications. To view the formulary on the Internet go to <http://www.uniteddrugs.com> and select Prescription Card Members and then select QualxServ. There are various listings including:

1. The **Formulary** which is a COMPLETE list of all covered medications
2. The **Preferred Drug Listing** which is an ABBREVIATED list of **most** commonly used drugs
3. A **Quick Reference Guide** which lists **all** of the drugs that require Prior Authorization or Step Therapy evaluation.

## **2. How are drugs selected for the United Drug Formulary?**

A committee consisting of physicians and pharmacists representing board certified specialties reviews the drugs in each therapeutic class to select the agents that possess the most therapeutic value to our members and the health plan. Value is defined as the ability to deliver the best possible health care while reducing unnecessary costs. The committee evaluates medications based on safety, efficacy, comparison studies, patient administration, compliance considerations, Medical outcome and lastly cost. Cost is not factored into the decision making process until each medication is reviewed and selected for formulary inclusion.

## **3. How does our Drug Formulary compare to those offered by other companies?**

The formulary has been operating and accepted by our physicians for well over a year. We feel that the program is very liberal as compared to other plans. Most physicians are open to the fact of lowering drug costs if their patients are treated in an effective manner with formulary medications available. We will be working with the physicians to identify any additional products that have been requested to add to the formulary.

## **4. What do the dollar signs (\$) mean on the formulary documents?**

The QualxServ Drug Formulary contains dollar signs because of a requirement established by the drug companies to show the difference in cost within a drug class. The less dollar sign indicate the least expensive brand drugs in the class.

## **Non Formulary Medications, Prior Authorization and Step Therapy**

### **1. What do I do if my physician prescribes a medication NOT on the formulary?**

If your physician prescribes a medication NOT on the formulary, the medication will not be filled until the physician completes a non-formulary/prior authorization request form. This form is located on the Internet at <http://www.uniteddrugs.com>. Select Prescription Card Members, Prior Authorization Forms/ QualxServ. To assist your physician in selecting appropriate therapies for you and your family, we suggest you take your formulary with you to all physician visits.

If your doctor prescribes a nonformulary drug, it may remain a covered benefit for you depending upon the drug options available. What is required is either a call or a completed Prior Authorization/Non Formulary Form from your doctor explaining that it is necessary for you to remain on the drug. Please have your doctor call or fax all correspondence to:

**United Drugs-Prior Authorization Department**  
**Ph: (800) 364-8865 ext 238**  
**Fax: (602) 678-0941**

### **2. Who fills out the Prior Authorization Form, and how does it get to my physician?**

Normally when the pharmacist processes a non-formulary prescription, a message instructs the pharmacist that the medication is non-formulary and requires prior authorization. The pharmacist fills out the Prior Authorization/Non Formulary form and then faxes the form to the physician. Pharmacies have been instructed to contact the United Drugs help desk to access a Prior Authorization Form.

### **3. Can I do anything to expedite the prior authorization process?**

*Absolutely.* The Prior Authorization form is used for all non-formulary requests. You can download the form yourself and ask your physician to fill out the form and fax it to United Drugs. This will expedite the process. You can also give the form to the pharmacist with as much information filled out by you ahead of time. This saves your pharmacist time in completing the form. You only have to fill out the form once for each non-formulary prescription. Normally, medications are approved for one year.

#### **4. What happens if my physician prescribes medications indicated for “Step Therapy” evaluation?**

Step Therapy evaluation means that you must have tried certain drugs as **First Line Therapy** prior to approving the prescribed **Second Line Therapy** as determined by your disease state and medication use. If you have tried the First Line Therapies and your physician feels the First Line Therapy did not work well for you, you are able to receive Second Line Therapies. Unfortunately we do not have your history so we will need to ask your doctor or you if you have tried other therapies. If your physician feels that the First Line Therapies are not appropriate in your situation, your physician must fill out a Non-Formulary /Prior Authorization Form before you are allowed to receive the prescribed Second Line Therapy. Authorization forms are available at [www.uniteddrugs.com](http://www.uniteddrugs.com).

### **Mail Order**

#### **1. What is a maintenance medication and when must I use mail order?**

A Maintenance Medication is a medication that you receive continuously to treat a condition. Any medication that is prescribed for you for longer than 30 days will be considered a “Maintenance Medication”. If you are receiving recurring medications, you **MUST** have your medications filled via the mail order pharmacy. When you require Maintenance Medications, ask your physician to write TWO prescriptions, ONE to be filled immediately at retail (30 days supply) and THE OTHER to be filled by mail order (90 days supply). As soon as your retail medication is filled and you and your physician feel comfortable that you are able to take the medication continuously, submit a mail order form with your prescription for 90 days. Mail order saves you a significant amount of money and you only have to refill your prescriptions every three months! Mail order forms are available at [www.uniteddrugs.com](http://www.uniteddrugs.com) by clicking on “Prescription Card Members”.

#### **2. How do I fill a drug by mail order?**

*United Drugs has contracted with Walgreens, the nations largest pharmacy chain to be QualxServ’s United Drugs’ mail order vendor. For your convenience, you may order up to a 90-day supply of your maintenance drug medication through Walgreens Healthcare Plus. You will receive more then a 30-day supply as long as the doctor prescribes a 90-day supply. As with retail pharmacies, generic drugs will be dispensed whenever possible.*

### **To receive prescription drugs under our mandatory mail order program: Registration (2 Options)**

#### **Option #1**

Please complete the “Registration & Prescription Order Form” enclosed in this packet and submit to Walgreens along with new prescriptions received from your doctor written for a 90-day supply with 3 refills.

#### **Option #2**

Register by using the Walgreens Doctor Fax order form. Begin by filling out the member/patient areas on the right hand side of the form. Then have your doctor fill out the prescription information and the doctor can fax the form directly to Walgreens Healthcare Plus (to be valid, the Doctor Fax Form must be faxed from the doctor’s office).

## Refills

Once you have ordered from Walgreens Mail Service, you'll have these reorder options!

1. **Touch-Tone Phone** at (800)-RX-REFILLS (24 hours, 7 days per week, credit card required)
2. **Internet** at [www.walgreensmail.com](http://www.walgreensmail.com) (24hours, 7 days per week, credit card required)
3. **Mail** in your request in the envelope Walgreens provides with each order
4. **Telephone** Walgreens and speak to a representative at 1-800-345-1985

### **3. How do I know the amount of money to send for mail order prescriptions?**

Qualxserv has two sets of co-pays, each with three tiers. One set pertains to the pharmacy, the other to the mail order for maintenance drugs.

Pharmacy Co-Pay (30 day)	Mail Order Co-Pay (90 day)
\$10 generic.....	\$20 generic
\$20 Level II (Preferred Drugs).....	\$40 Level II
\$30 Level III (Non-Preferred Drugs) .....	\$60 Level III

When you take the 30-day supply to the pharmacy you will be charged co-pay depending on the "level" of the drug. Your 30-day co-pay corresponds to your mail order co-pay. For example, if the prescription for a 30-day supply costs \$10 at the pharmacy, the charge for the mail order would be \$20. You would include a \$20 co-pay for a 90-day supply with the prescription for the mail order.

### **4. What happens if my physician writes for a maintenance medication that I should get at Mail Order that is non-formulary?**

Walgreens is the Mail Order vendor. When Walgreens processes a non-formulary prescription a message will alert the pharmacist that the medication requires prior authorization.



Walgreens will work with United Drugs to contact your physician and obtain the necessary information to process the prescription or change the medication to an appropriate formulary item.

### **5. Questions?**

Benefit questions: call United Help Desk at 1-800-364-8865

Mail service questions: call Walgreens Healthcare Plus at 1-800-345-1985

### **6. What does my drug card look like?**

	
	DEPENDANTS
ANSI BIN: 004428	
RxPCN: UDI	
RxGRP: QUALX	
MEMBER ID #: 123456789	
Name: John O. Public	

## **Operational Questions**

### ***1. Why did we change our drug program?***

Our drug costs have been increasing a rapid rate. These costs are expected to continue to escalate as new drugs come to market and drug manufactures increase what they charge for existing drugs. Generic equivalents have not reduced the annual increase in our drug costs significantly. It is because of these factors that we have developed a way to continue to provide you with the medications you need and use and to keep costs down.

We have found that only a small fraction of the prescriptions are currently filled through mail order. It is now necessary that we **MANDATE** that all recurring prescriptions and maintenance drugs be filled through our new mail order firm. This includes prescriptions for employees as well as their dependents.

This benefits both you and the Company.

- Your 2004 BCBS medical premium did not change as QualxServ passed on the savings of the new drug program to its employees.
- The co pays you pay for prescription drugs did not change
- You save either \$10, \$20 or \$30 in co pays by using mail order to file a 90 day supply order over filling three prescriptions, each for a 30 day supply.
- Your annual co pay savings can amount to between \$40 and \$90 if you renewed your prescription four times during the year.
- The costs of drugs to the Company are lower when a 90 day supply is filled over purchasing the drugs from a local pharmacy. This is because
  - Walgreen Healthcare the firm we use to fill mail order drugs mail charges the Company only one dispensing fee rather than three fees. This results in a significant savings.
  - Walgreen gives us a larger discount, about 50% more, off of the average wholesale price of the drug than a local pharmacy.
  - A 90 day supply is cheaper that purchasing three 30 day supply.

### ***2. How does our drug card program operate?***

The intention of your prescription drug benefit program is to provide payments for prescriptions, which you and your family need, that are covered under the drug formulary developed by United Drugs, a cooperative of independently owned local pharmacies.

Prescriptions can be filled at over 16,000 chain and independent pharmacies throughout the country. We have contracted with United Drugs to be our Pharmacy Benefit Manager (PBM). United Drugs contracts directly with the pharmacies and negotiates discounts on our behalf.

United Drugs contracted with most of the pharmacies that our employees used while the drug plan was administered by BCBS. Additionally, United Drugs recently added national chains as well as local independent pharmacies so that there will be a participating drug store that is

convenient for all QualxServ employees. If your pharmacy is unable to fill your prescription, please notify the United Drugs to request to have the pharmacy enrolled as a network provider.

**3. QualxServ Drug Program at a Glance**

<b>PRESCRIPTION DRUGS</b>		
<p><b>Prescription Drug Card Program</b></p> <ul style="list-style-type: none"> <li>• Non-maintenance – up to a 30 day supply at retail</li> <li>• Prescription contraceptives are covered</li> </ul> <p><b>Diabetic Supplies</b> (Co-pays apply)</p> <ul style="list-style-type: none"> <li>• Diabetic Supplies are covered only through the Prescription Drug Card Program.</li> </ul>	<p><b>Participating Pharmacy</b> Prescription drugs will be covered at 100% after the following co-pays.</p> <p><b>Generic drugs</b> \$10 co-pay per prescription</p> <p><b>Preferred Brands</b> \$20 co-pay per prescription</p> <p><b>Non-Preferred Brands</b> \$30 co-pay per prescription</p>	<p><b>Non-Participating Pharmacy</b></p> <ul style="list-style-type: none"> <li>• These pharmacies have no special fee arrangements with QualXServ.</li> <li>• Use of non-participating pharmacies will result in higher costs to members and the Plan.</li> <li>• In addition the pharmacy may bill the member for the difference between the actual charges and those considered allowable by QualXServ</li> </ul>