

Pharmacy Benefit Overview

Express Scripts by Evernorth

We deliver pharmacy benefits that benefit you by:



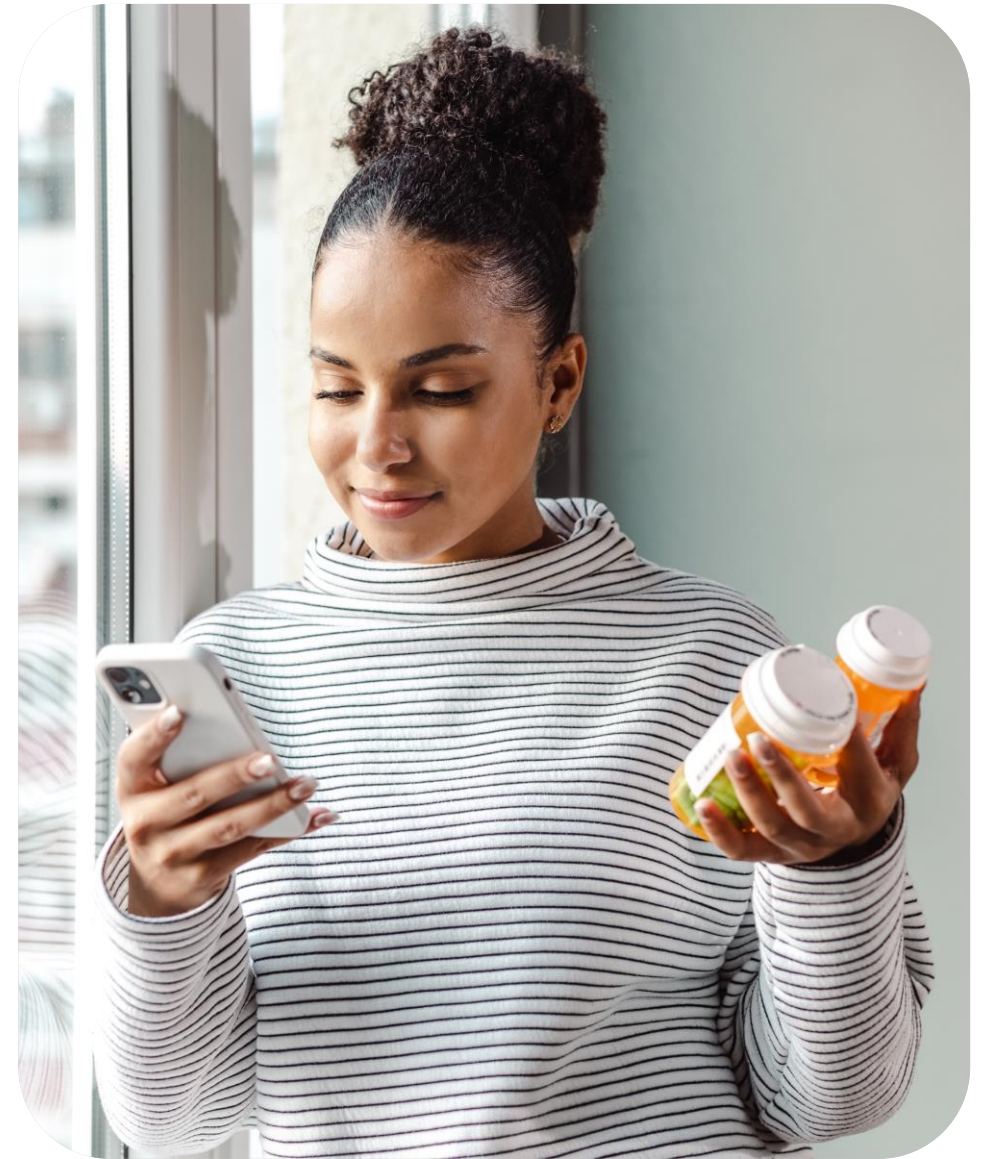
Providing safe and efficient access to affordable prescription medication



Saving members approximately \$32 billion each year



Serving nearly 187 million Americans and thousands of clients



Express Scripts

By **EVERNORTH**

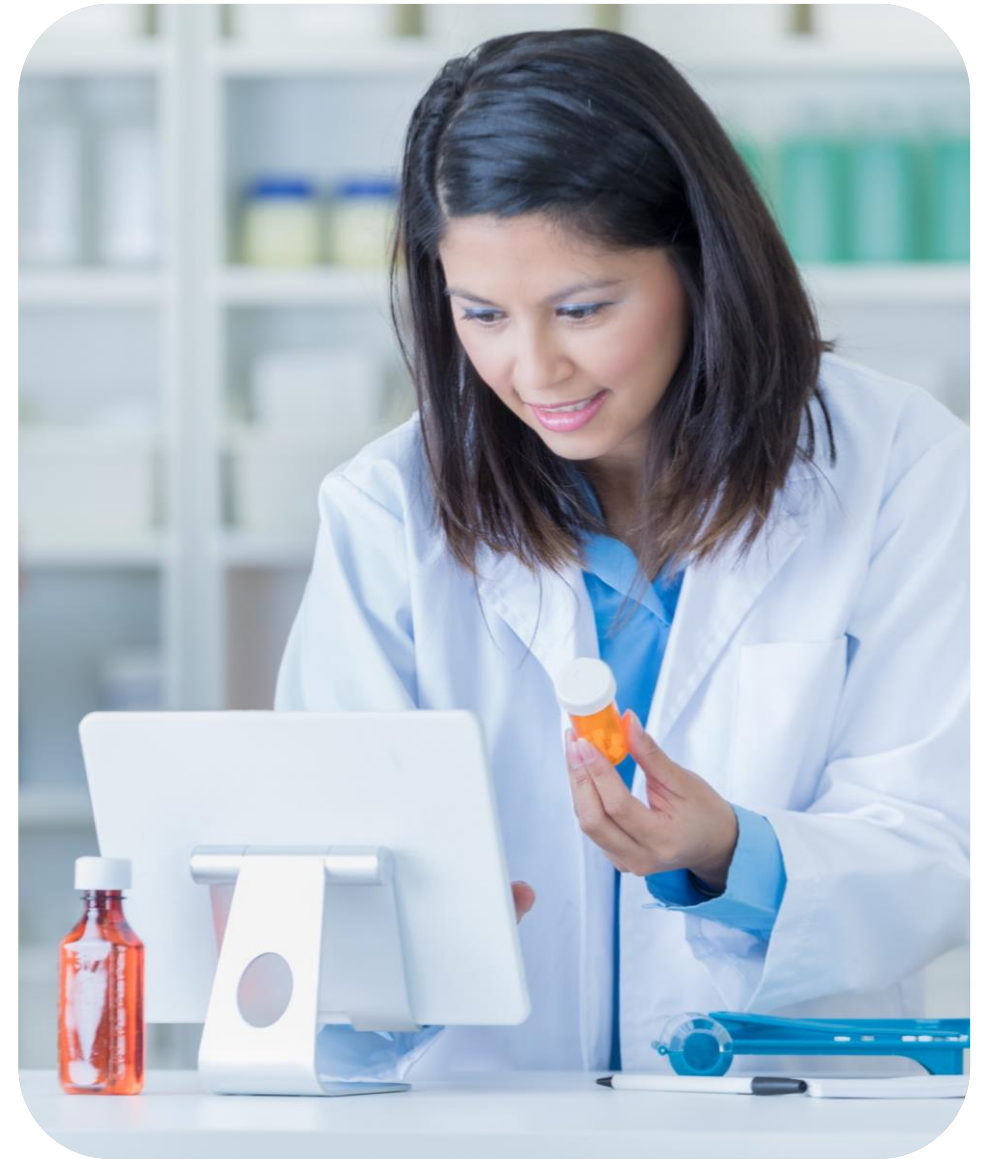
Who we are

New look, same trusted service

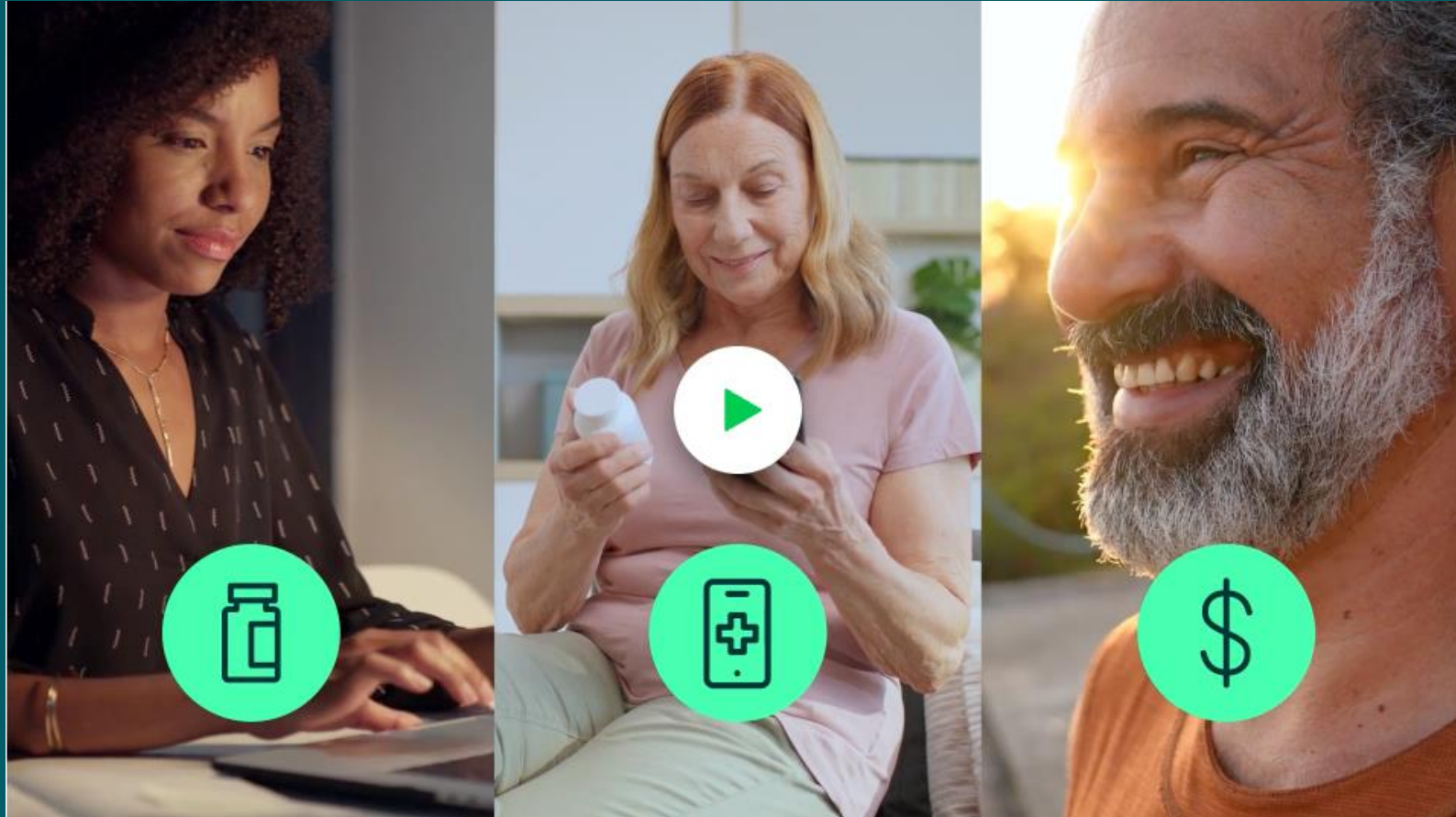
We've refreshed our brand for a closer connection to Evernorth Health Services® —Express Scripts is Evernorth's pharmacy benefit service.

The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

We will continue to deliver exceptional pharmacy care so you can stress less and save more.



Rely on your AM, PM, PBM



https://players.brightcove.net/1870967467/Zyb9qmnrF_default/index.html?videoid=6350284356112



Scan the QR Code to create a digital account today

PHARMACY BENEFIT OVERVIEW

Resources right within reach

Get anywhere, anytime access to your pharmacy benefits with an online account at **express-scripts.com**

- **Can't-lose-it digital ID Card**
Keep it on you 24/7. Download it to your phone, print a copy or do both.
- **Money-saving recommendations**
Don't pay more than you have to. Use our live dashboard to get the right medication, supply and pharmacy for you.
- **Rx and claims history**
Review your past interactions all in one place.
- **Coverage review updates**
Before a doctor prescribes a medication, find out if it needs coverage review, and check status of an in-process review.

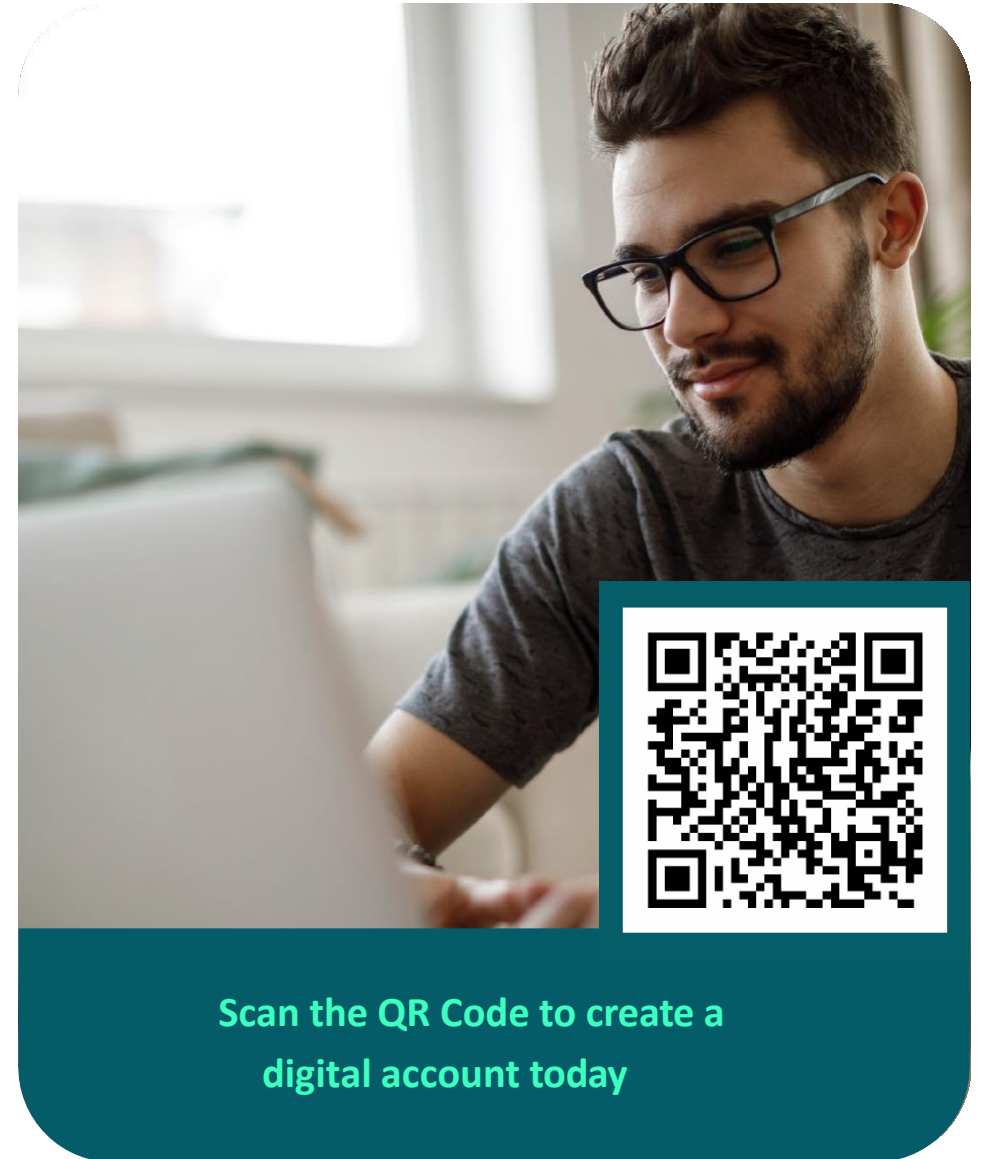
For complex concerns or health conditions, call the customer service number on your ID card.

Create your own account now

Just **5 clicks** and **2 minutes** get you **1 powerful personal account**

- Sign up for text alerts so that you never miss an opportunity to save
- Get transparent pricing on all your medications
- And so much more!

Go ahead, we'll wait. Get started at **express-scripts.com** or scan the **QR code** to create a digital account today.



Scan the QR Code to create a digital account today



PHARMACY BENEFIT OVERVIEW

Accredo, Evernorth's specialty pharmacy



Personalized patient care for a wide range of complex and chronic conditions



Specialty clinicians are your guide



An easy route for getting your medication



Navigate insurance and financial assistance

Express Scripts
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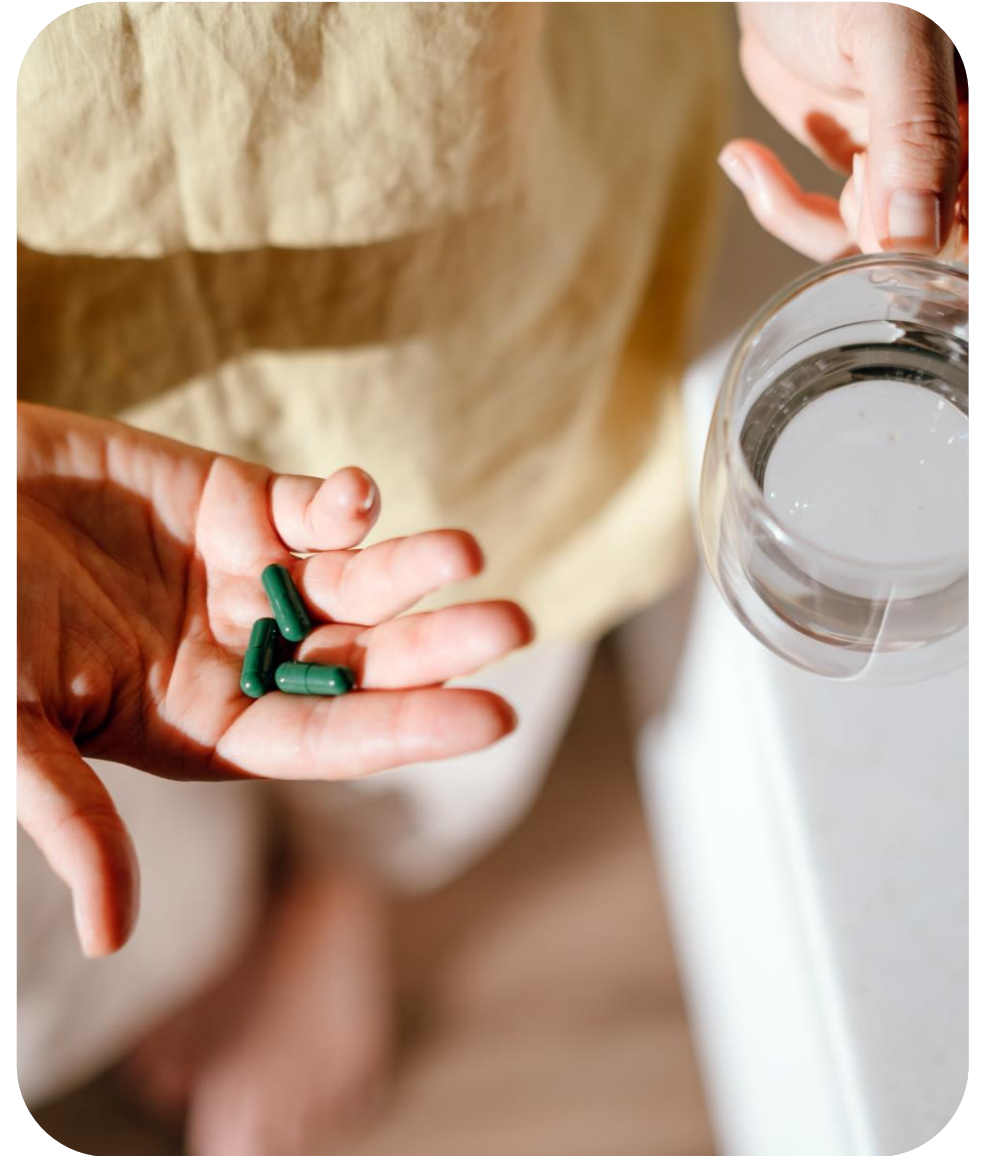
Copay assistance through SaveOnSP

If your specialty medication is on the medication list, contact SaveOnSP to get your medication at a reduced cost.

Prior to the first fill after your benefit goes live, speak with SaveOnSP for copay assistance.

Call SaveOnSP at 800.683.1074

Monday – Thursday 8 a.m.–11 p.m. Eastern
Friday 8 a.m.–9 p.m. Eastern



Drug list: Medications covered by your prescription plan



Routinely reviewed by **independent physicians and pharmacists** to ensure you receive clinically effective care.



Plan-preferred medications, including generics and brand names.



Before you visit your doctor, log in to your online account to discover pharmacy **benefits that benefit you.**



During your visit, talk with your doctor about preferred generics so you can **stress less and save more.**



**Find out if a medication is on the drug list.
Use the QR code to check coverage now!**

You can search by medication or condition to find a treatment option that works best for you.

Seeing your doctor? Ask and check before they prescribe.

Before your doctor prescribes your medication, ask if they're connected to **Real-Time Prescription Benefit** so they can check for the most affordable pricing and help avoid a coverage review.

You can also use your online account to **immediately check pricing and see if a less costly and more convenient—**but just as effective—option is available.

Express Scripts
By EVERNORTH

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Generic prescriptions



FDA-approved generic medications contain the **same active ingredients as brand name** counterparts.



Nine out of 10 prescriptions filled in the U.S. are for generic medications—options that usually provide the **same clinical effectiveness for less cost without a coverage review.**



Review your medications regularly with a doctor or pharmacist and ask **“Is there a generic for that?”**



Access your online account at [express-scripts.com](https://www.express-scripts.com) or through our mobile app to find a generic or price a medication.



Scan the **QR code** to create a digital account today.

You could pay as low as \$0 for a generic prescription.



PHARMACY BENEFIT OVERVIEW

Step therapy



Helps reduce costs and ensures you receive a safe and proven-effective medication.

- + **First step medications** are typically generic and lower-cost brand name medications.
- + **Second step medications** are best suited for the few patients who don't respond to first step medications.



Ask your doctor if they're connected to **Real-Time Prescription Benefit** and can check for the most affordable pricing.

Prior authorization: Monitors prescription medications



Simply means that **more information is needed to see if your plan covers the medication**. This is also called coverage review.



Makes sure your prescription is suitable for the intended use and covered by your plan



May be avoided if your doctor uses Real-Time Prescription Benefit to select a medication that fits your needs and follows your plan's benefit design



Can be tracked online through your personal account, viewing where your medication is in the process and other details



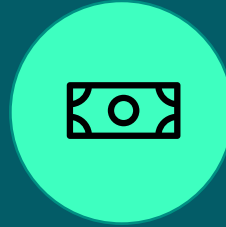
Scan the **QR code** to create a digital account today.

Before your doctor sends a prescription, check your account to see if the medication requires prior authorization.

Drug quantity management



Verifies the correct quantity,
either tablets or
capsules, of the medication



Most cost-effective medication
strength is dispensed to help
reduce waste



We make sure you receive the
amount, or quantity, considered
safe and effective by the FDA



Scan the QR Code to create
a digital account today

PHARMACY BENEFIT OVERVIEW

Vaccinations: Stress less, save more when you protect yourself



Covered by your prescription plan—search **express-scripts.com** to find a participating pharmacy



Ask your pharmacist which vaccines are right for you and to learn more



Present your digital ID card to the pharmacist—download to your phone for 24/7 access, print a copy or do both at **express-scripts.com** or through our mobile app

Don't pay more than you need to

Take action before your doctor writes a prescription

- + Ask them if they use **Real-Time Prescription Benefit** and can check for the most affordable pricing and help avoid coverage review.
- + If not, use your online account to check pricing, if a medication comes in generic form, or if it needs prior authorization before being filled.

Take action before a medication is sent to a pharmacy

- + Ask your doctor to send your prescription to an in-network pharmacy for greater savings.
- + Ask them if a 3-month supply is an option (vs. a 1-month supply), or to send it through Express Scripts® Pharmacy for home delivery to save you even more

And finally...

- + Don't be fooled by coupons!
- + Take your medication as prescribed and set reminders to help you stay on track



Scan the QR Code to create a digital account today

Long-term medications



Get Started: Visit express-scripts.com/StartHD or call the Member Services number on your ID

Convenient home delivery from Express Scripts® Pharmacy



Express Scripts® Pharmacy will contact your doctor to get your new prescription



Potentially pay a higher cost if you continue going to a retail pharmacy



Delivered straight to your door with free standard shipping, with auto-refills and reminders available



Talk with a pharmacist by phone 24/7

Can't-lose-it digital prescription ID card

Keep it on you 24/7 with an online account at [express-scripts.com](https://www.express-scripts.com).



Download it to your phone, print a copy or do both.



Access it anytime, anywhere to show a pharmacist.



Use it to reference the customer service number and other important info.

Need more help? Ask your HR rep for a detailed user guide.



Scan the QR Code to create a digital account today

Learn more NOW about your upcoming pharmacy benefits

Visit www.express-scripts.com/interpublicgroup to:



Review plan options



Price medications

(tip: have your prescription bottles nearby so you're ready to search)



Explore benefit overviews



Find plan recommended participating pharmacies in your area

Thank You