



MediClassic<sup>®</sup>

**PRESCRIPTION COVERAGE INFORMATION**  
(if applicable)

## MEDICLASSIC PRESCRIPTION DRUG CARD

Administered by  
Forum Benefits of America

The Prescription Drug card provides a comprehensive list of generic and brand name drugs for \$10, \$20 or \$50 co-payment with unlimited benefits. Additional discounts are offered for non-formulary drugs at over 42,000 pharmacies nationally. The drug formulary listing is by therapeutic class and offers recommendations for general alternatives when available.



### **First Tier : GENERIC**

\$10.00 COPAY

Members pay up to \$10 for a 30-day supply of generic prescription drugs included on the Advanced Benefits formulary.

### **Second Tier : BRAND NAME**

\$20.00 COPAY

Members pay up to \$20 for a 30-day supply of brand name prescription drugs included on the Advanced Benefits formulary.

### **Third Tier : BRAND NAME AND SELECTED GENERIC**

\$50.00 COPAY

Members pay up to \$50 for a 30-day supply of brand name prescription drugs included on the Advanced Benefits formulary.

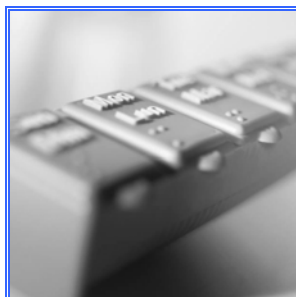
### **Fourth Tier:**

This tier offers special discount pricing on drugs not found in the above tiers. The fourth tier is brand name drugs that we have negotiated a special discount price for you.

#### **Prices:**

\$12.00	Individual
\$18.00	Individual plus one
\$25.00	Family

## HOW DOES THE PRESCRIPTION CARD WORKS



### Using your MediClassic Prescription Drug Card

When you buy our Prescription Drug Plan, you will receive a card and the MediClassic drug list and our chain network pharmacies.

Your prescription card must be used when getting prescriptions at participating pharmacy.

When you need a prescription filled, simply show your Prescription Drug Card and the doctor's prescription to one of our affiliated pharmacies.

### Visiting a Pharmacy out of our network

If you choose a pharmacy that do not participate in the our network, you will still receive coverage for you prescriptions. However, you will be responsible for paying 100% of the retail prescription cost.

### HOW TO GET THE MOST OUT OF THIS PROGRAM

You should ask your doctor to prescribe a drug within the first two tiers if possible. Often times drugs within the same therapeutic class can be prescribed in place of an expensive brand name drug. Of course if you choose the higher price brand name drug we have negotiated a substantial discount to you.

## FREQUENTLY ASKED QUESTIONS

### Where can I use this card?

The card is accepted at over 42,000 pharmacies throughout the United States. The network includes pharmacy chains as well as thousands of independent pharmacies throughout the country. Pharmacy location information can be obtained by contacting our customer service department. If a neighborhood pharmacy is not already participating in our network, please have them call us. We will send them information about how they can participate in the network so that you can take advantage of the savings as soon as possible.

### What if my pharmacy doesn't recognize the card?

Pharmacies may not be familiar with every prescription program in which they participate. If the pharmacist does not recognize your card or if you encounter a problem at the pharmacy, DO NOT leave without having the pharmacy call the **toll-free number printed on the ID card. 1 (800) 361-4542.**

### How much will I pay for my prescriptions?

There are payments of \$10.00 for generic drugs and \$20.00 and \$50.00 for brand name and select generic drugs. On non-preferred brand name drugs, members pay the network contracted price.

### What is my average discount on Non-Preferred Drugs?

There is no guaranteed percentage savings on every prescription purchase. The price paid depends upon the pharmacy and the type and quantity of drug purchased. Pharmacies, just like other retail stores, compete against each other and may have special prices on some products. When this is the case, we cannot discount the pharmacy's already low price, but a member will receive the advantage of the pharmacy's special pricing. THE MEMBER ALWAYS RECEIVES THE LOWER OF THE CONTRACT PRICE OR THE PHARMACY'S PRICE.

## **What is a generic drug?**

Once a patent on a brand name drug expires, other drug companies may make a generic version of the drug, with the approval of the Food and Drug Administration (FDA). The FDA's standards for quality are the same for all manufacturers. This means the generic drug contains the same active ingredients as the brand name whose patent has expired, and that its safe, potent and effective.

## **How can I keep my prescription drug costs down?**

The use of generic prescription drugs, whenever available, is most cost effective. Don't be shy – discuss your prescription options with your doctor. Ask whether an alternative, less expensive option would work for your condition.

## **How will I know if there's a generic equivalent available?**

Simply ask your local pharmacist or call our customer service department to find out about generic equivalents for your prescription. Also ask your doctor to prescribe generics whenever possible and appropriate. (Your new member packet will include helpful materials you can share with your doctor.)

## **What is the difference between brand name and generic drugs?**

The brand name is the trade name under which the product is advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for a predetermined number of years. Once a patent expires, other companies may manufacturer a generic equivalent, providing they follow stringent FDA regulations for safety. Generic drugs are drugs for which the patent has expired, allowing other manufacturers to produce and distribute the product under a generic name. Generics are essentially a chemical copy of their brand name equivalents. The color or shape may be different, but the active ingredients must be the same for both. The preferred drug list contains only FDA-approved generic medications. is protected by patents so that it can only be produced by one manufacturer for a predetermined number of years. Once a patent expires, other companies may manufacturer a generic equivalent, providing they follow stringent FDA regulations for safety.

## **What is a preferred drug list?**

A preferred drug list is a list of recommended prescription medications that is created, reviewed and continually updated by a team of physicians and pharmacists. The preferred drug list contains a wide range of generic and brand name preferred products that have been approved by the Food and Drug Administration (FDA). Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. A medication becomes a preferred drug based on safety and efficacy, then on cost-effectiveness.

## **What is the difference between a preferred brand name drug vs. a non-preferred brand name drug?**

A preferred brand name drug is a medication that has been reviewed and approved by a group of physicians and pharmacists, and has been selected for preferred status based on its proven clinical and cost effectiveness. A non-preferred brand name drug is a medication that has been reviewed by the same team of physicians and pharmacists who determined that an alternative drug that is clinically equivalent and most cost effective is available. These designations may change as new clinical information becomes available.

## **What drugs are considered preferred (formulary) on the Plans?**

Our product guide contains certain brand drugs for which the member's price is the scheduled amount listed. Drugs that are chemically or therapeutically similar to drugs listed on the product guide are not discounted. Prices are subject to change due to manufacturer price changes to pharmacies. On these drugs, the participant enjoys two distinct discounts, one through our pharmacy network and the second through the manufacturer.

## **What if the brand drug I am taking is not discounted?**

If you are currently taking a medication that has similar active ingredients or is used to treat the same conditions as the preferred brand drugs on the product guide, it will still be discounted. You will pay the programs negotiated price for that drug. To take advantage of the potential program savings on listed preferred drugs, you should ask your Pharmacist (where regulations permit) or a Doctor to change your medication, where medically appropriate, to a less expensive product listed in the product guide.