

### Deductible

The amount an individual/family must pay for health care expenses before the benefit plan begins to pay its share of the costs.

### Drug Formulary

A list of medications—both brand-name and generic—covered under GHI's prescription drug benefit.

### Generic Drug

When the patent on a specific brand-name drug ends, a "generic" version can be marketed with the approval of the Food and Drug Administration (FDA). Generic drugs usually cost less and have the lowest, or no, out-of-pocket costs. The FDA regulates generic drugs with the same strict standards used for brand-name drugs. Generic drugs have different ratings. A-rated generics are considered as safe and effective as their brand-name counterparts. GHI's formulary contains only A-rated generic drugs.

### Maintenance Drug

These drugs are used in the treatment of chronic conditions. Members on a GHI-approved maintenance medication typically receive up to a 90-day supply. Many drugs, although they may be used to treat chronic conditions, are not covered as maintenance medications because of patient safety concerns and the need for constant supervision.

### Non-preferred Brand-Name Drug

Depending on your prescription benefit, these drugs may not be covered without a Physician's Prior Approval (PPA) (see Prior Authorization) or have higher out-of-pocket costs for the member.

### Preferred Brand-Name Drug

Medications that are listed on the drug formulary. Depending on your prescription benefit, the cost of these drugs is covered minus any applicable copayments, coinsurance, and/or deductible.

### Prior Authorization

The process of getting approval before a specific drug or supply can be covered. Your doctor must contact GHI's Pharmacy Services Clinical Department at **1-877-444-3657** to get approval before he/she can prescribe certain medications that are not on the drug formulary or that require Prior Authorization. Without

a Physician's Prior Approval (PPA), certain medications will not be covered.

### Step Therapy

Covered drugs are organized in a series of steps called Step Therapy. Step Therapy is a program that requires that you take a Tier 1, or first-line or generic drug, before your benefits will cover a prescribed Tier 2 drug. Your doctor must contact GHI's Pharmacy Services Clinical Department to get approval before he/she can prescribe certain medications that require Step Therapy authorization. Without a Physician's Prior Approval (PPA), certain medications will not be covered.

### If You Have Questions

Whenever you have questions or need help, GHI provides easy access to Customer Service:

- Log on to [www.ghi.com](http://www.ghi.com), 24/7. You'll find much of the information you need.
- Call the GHI Pharmacy Services Member Help Desk toll free at **1-877-444-3614**. Representatives are available 24/7. They can help you understand your pharmacy benefits and the retail and home delivery/Internet pharmacy program. You can also request home delivery enrollment packets and claims forms and get help locating a participating pharmacy.
- Call Medco By Mail at **1-877-204-8150**. Representatives are available 24/7.

### Important Telephone Numbers

GHI Pharmacy Member Services . . . . . 1-877-444-3614  
 GHI Specialty Pharmacy Services . . . . . 1-888-447-0295  
 GHI Pharmacy Services Clinical Dept . . . 1-877-444-3657  
 Medco Member Services . . . . . 1-877-204-8150  
 Medco Refill Services . . . . . 1-800-473-3455  
 Medco Provider Fax Information . . . . . 1-888-327-9791  
 ICORE Pharmacy Services . . . . . 1-866-554-2673



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 New York, NY 10001  
[www.ghi.com](http://www.ghi.com)



## Pharmacy Services Program



Welcome to the GHI Pharmacy Services Program. At GHI, we are committed to providing you with access to quality health care, including prescription drug coverage. The GHI Pharmacy Services Program provides a wide range of prescription drug benefits. By working closely with doctors, pharmacists and other health care providers, GHI makes affordable prescription drug benefits available to you.

The program is available to you if your GHI health plan includes prescription drug coverage. Check your Certificate of Coverage or prescription drug rider for coverage details.

Keep this brochure handy for information about your prescription drug benefits and how your plan works. Please see the helpful definitions at the end of the brochure.

### How to Fill Your Prescriptions at a Participating Pharmacy

You can fill your prescriptions in two ways:

- **Retail Pharmacy**—You have access to thousands of participating pharmacies nationwide and in the tri-state area. Retail pharmacies are typically used when filling short-term prescription drugs such as antibiotics.
- **Home Delivery**—You may also use Medco Health Solutions (Medco®) Mail Service Pharmacy (Medco By Mail) with convenient mail delivery to your home. Under certain GHI benefits plans, members must use the home delivery pharmacy when filling maintenance drugs or prescriptions for chronic conditions such as diabetes or asthma.

Please refer to your Certificate of Coverage or prescription drug rider for specific details on your retail and home delivery copayments, coinsurance, deductible, and/or annual maximum.

### Filling Your Prescriptions at a Retail Pharmacy

You can fill your prescription by visiting any one of our participating retail pharmacies. When filling a prescription, remember to present your GHI ID card. If you need to refill a medication that was previously filled at a pharmacy that is now out-of-network, bring your prescription drug container to any of our nationwide participating pharmacies. The container should have all the information the pharmacist needs to transfer your prescription from the original pharmacy. If a refill is available, the pharmacist can complete the transfer with one telephone call. All state, federal and plan limitations will still apply, such as the number of refills allowed and any early refill limitations.

### Using Our Web Site to Locate a Pharmacy

To find a participating pharmacy, log on to the member section of [www.ghi.com](http://www.ghi.com) with your username and password:

1. Click on *What's Covered?*
2. Click on the family member (if applicable).
3. Click on *Pharmacy Locator*.

You may also call GHI Pharmacy Services at **1-877-444-3614** for help in locating a participating pharmacy.

### Filling Your Prescriptions for Home Delivery

Home delivery is convenient and, depending on your plan, often less expensive for obtaining your prescription drugs, as your out-of-pocket costs may be lower than at the retail pharmacy. Medco, one of the nation's leading home delivery and Internet pharmacies, provides home delivery to GHI members.

You may get up to a 90-day supply of a GHI-approved medication through Medco. Delivery takes from 7 to 11 business days. For new prescriptions, complete the Medco order form and mail in the provided envelope. Your doctor may also fax your prescription to Medco and should call **1-888-327-9791** for instructions.

If you need to start taking your medication right away, ask your doctor to write two prescriptions. Fill one prescription right away at your local participating pharmacy. Mail the second prescription and order form for home delivery to Medco. Allow enough time for processing before your initial prescription runs out.

### Home Delivery Refills

Ordering prescription refills is easy. You can choose to do this online, by telephone or by mail:

- **Online**—Log on to Medco's secure Web site at [www.medco.com](http://www.medco.com). Once you are registered, you will have access to a list of your available prescription refills as well as your prescription history. From the order center, check the box next to the items you want to reorder and follow the on-screen prompts to complete your request.

- **Telephone**—Call **1-800-4REFILL (1-800-473-3455)** to use the automated refill system.
- **Mail**—Use the refill order form that comes with your mailed order. Mail it with your copayment to Medco in the envelope provided.

### Advantages of Medco Home Delivery/Internet

- Convenient delivery to your home.
- Up to 90 days of medication.
- Free standard shipping on every order.
- Fewer trips to your local pharmacy.
- Toll-free access to pharmacists, 24 hours a day, 7 days a week at **1-877-204-8150**.

### For More Information

If you have questions about your benefits and want to speak with a representative, you may call:

- GHI Pharmacy Services Member Help Desk toll free at **1-877-444-3614**, 24 hours a day, 7 days a week.
- Medco Member Services toll free at **1-877-204-8150**, 24 hours a day, 7 days a week.

### Your Drug Formulary

A drug formulary is a list of drugs covered by your prescription plan. The list is created by doctors and pharmacists who review clinical studies to determine which medications are safest, most effective and maximize costs savings. The drug formulary contains a range of generic and brand-name drugs approved by the U.S. Food and Drug Administration (FDA). If a drug is not on the formulary, it may have one or more FDA-approved alternatives. Most GHI drug programs have a three-tiered drug formulary benefit, which means there are three different levels of member out-of-pocket costs (or cost sharing) associated with the drugs on each tier.

### How the Drug Formulary Tiered Benefits Works

To provide quality and affordable drug coverage, most GHI drug programs have a three-tiered drug

formulary benefit. The three tiers, with different levels of coverage, are:

Tier 1—Generic drugs, which have the lowest copayment or coinsurance.

Tier 2—Preferred brand-name drugs, which have a higher copayment or coinsurance than generic drugs.

Tier 3—Non-preferred brand-name drugs, for which there may be a similar generic or preferred brand-name drug and for which you will pay more.



### Use GHI.com for Pharmacy Program Services

GHI.com provides instant access to your personal prescription drug program benefits as well as tools and information. For the most up-to-date information on the GHI drug formulary, log on to the member section of [www.ghi.com](http://www.ghi.com) with your username and password:

1. Click on *What's Covered?*
2. Click on the family member (if applicable).
3. Click on *Drug Lookup* where you can search the formulary online by drug name, drug category, or a specific disease/condition.

The *Drug Lookup* also allows you to access information on alternative medications, drug monographs with images and the prescription drug cost estimator. Other helpful sections of GHI.com for the Pharmacy Services Program include:

- *Pharmacy Locator*—to search for a participating pharmacy by name, state and/or zip code.
- *Prescription History*—to get information on your current and past prescriptions.

- *Home Delivery*—to check on the status of current orders or place a refill order.
- *Download Formulary*—to print a copy of your drug formulary.

### Specialty Injectable Pharmacy Program

Specialty drugs are usually injectable drugs for conditions such as multiple sclerosis, growth deficiencies, fertility issues and hepatitis C. Members who use specialty drugs must get their prescriptions filled only through ICORE Pharmacy Services, GHI's specialty pharmacy. You may not fill specialty drug prescriptions at a retail pharmacy or through Medco home delivery. Some non-injectable drugs used in combination with self-injectables are also available through ICORE.

ICORE Pharmacy Services fills the prescriptions and delivers them directly to your home. You must register by calling ICORE or submitting a completed Specialty Pharmacy Member Enrollment Form to ICORE. Existing prescriptions may be transferred to ICORE.

For more information, you may contact ICORE Pharmacy Services at **1-866-554-2673**. You may also contact GHI Specialty Pharmacy Services at **1-888-447-0295**.

### Some Helpful Definitions

The following definitions may help you better understand your drug coverage.

#### Annual Maximum Benefit

The maximum dollar benefit/coverage you are entitled to based on your drug plan. See your Certificate of Coverage or prescription drug rider to determine if any annual maximum benefits apply. If your plan has an annual maximum limit for medications that you have reached, you can still purchase formulary drugs at a discounted rate. The discounted rate is part of an agreement we have with our participating pharmacy network.

#### Brand-Name Drug

The first version of a particular drug marketed by a specific drug company. For most benefit plans, brand-name drugs have a higher copayment or coinsurance than generic drugs.