

June 2008

Important Information about Your GHI Prescription Drug Program

Dear Valued Member:

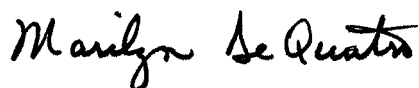
GHI is pleased to announce changes to your pharmacy benefits management program. Effective July 1, 2008, you and your covered dependents will receive retail prescription drugs through GHI Pharmacy **Services**. This program is designed to ensure that your doctor can prescribe appropriate medications at the lowest possible cost to you. Please be assured that there will be no change to your benefits or interruption of service under this program. Below is a summary of the program features:

- **Prescriptions Filled at Retail Pharmacies.** Beginning July 1, you will be using GHI's network of participating pharmacies to have your prescriptions filled. The network includes more than 40,000 pharmacies nationwide, including more than 7,000 pharmacies in the tri-state area, and many well-known chains. Prior to the July 1 effective date you will receive a new GHI ID card which must be used when filling prescriptions at a participating pharmacy. You will be able to access a directory of participating pharmacies by visiting GHI.com or by calling GHI Pharmacy Services at **(877) 444-3614**.
- **Home Delivery of Prescription Drugs.** Beginning July 1, your home delivery pharmacy medications will be fulfilled by Medco Health Solutions, Inc. (Medco) instead of Express Scripts, Inc. (ESI). Please note that under certain GHI benefits plans, members who take "maintenance drugs," which are used in the treatment of chronic conditions like diabetes or asthma, are required to obtain the drug by mail. For information about what to do if you are currently receiving drugs by home delivery through ESI, please see the attached Questions and Answers (Q&A).
- **Formulary.** To maximize prescription drug coverage and limit your out-of-pocket costs, your plan has a list of appropriate, preferred drugs, called a formulary. A copy of the formulary will be enclosed with your new GHI ID card, which will be mailed to you before the July 1 effective date. The attached Q&A includes more information about your formulary.
- **Specialty Drugs.** If you use specialty drugs—typically, injectable drugs used to treat conditions such as multiple sclerosis, growth deficiencies, fertility issues, and hepatitis C—you must get your prescriptions filled through ICORE Pharmacy Services, GHI's specialty pharmacy. The Q&A explains how to register with ICORE. If you have any additional questions about specialty injectable drugs, please call GHI Specialty Pharmacy Services at **(888) 447-0295**.

You will have convenient access 24 hours a day, seven days a week to the same information about your prescription drug coverage that you currently enjoy, through **GHI.com**. You can also obtain information about your prescription drug coverage anytime, day or night, including weekends and holidays, by calling GHI Pharmacy Services at **(877) 444-3614** with questions about the retail pharmacy program or your prescription drug benefits, or Medco at **(877) 204-8150** with questions about the home delivery program.

We wish you and your family good health.

Sincerely,



Marilyn DeQuatro
Senior Vice President
Customer Service Division

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