

**DOWNEY UNIFIED SCHOOL DISTRICT  
PPO Plan  
Outpatient Prescription Drug Coverage  
Effective January 1, 2006**



**Pharmacy Services Customer Number: 800-535-9481**

Covered Services	Member Copayment	
	<b>Participating Pharmacy</b>	<b>Non-Participating Pharmacy</b>
Retail Prescriptions (for up to a 30- day supply)	\$10 Generic \$20 Formulary Brand \$35 Non-Formulary Brand	Member pays 25% of allowable amount plus a copayment of: \$10 Generic \$20 Formulary Brand \$35 Non-Formulary Brand
Mail Order Prescriptions (for up to a 90-day supply)	\$20 Generic \$40 Formulary Brand \$70 Non-Formulary Brand	Not covered
Home self-administered injectable medications (May require prior authorization from Blue Shield Pharmacy Services; not covered through mail service benefit)	30% (Up to \$150 copayment max per prescription)	30% (Up to \$150 copayment max per prescription)
<b>Deductible</b>	None	
<b>Annual Out-of-Pocket Maximum</b>	\$250 individual / \$750 family Combined for Retail and Mail Order	

If the member requests a brand-name drug and a generic drug equivalent is available, the member is responsible for paying the difference between the cost of the brand-name drug and its generic drug equivalent, as well as the applicable generic drug copayment. Difference in cost will not apply to out-of-pocket maximum.

In order to avoid this, remind the prescribing physician to mark the prescription as “dispense as written” or “no substitution allowed.”

**Stretch Your Prescription Drug Dollars Even Further**

***Choose Generic Instead of Brand Name Drugs***

You can trust generics to provide a therapeutic equivalent to their brand-name counterpart. They must contain the same active ingredient and have approval from the U.S. Food and Drug Administration for meeting the same safety standards.

By choosing a proven generic over a brand-name drug, you can quickly lower your costs. Generics cost less than brand name drugs so we can pass the savings on to you through affordable generic drug coverage. When you ask for a drug that is available as a generic you have a copayment that is significantly less than the copayment for the brand.

About half the drugs on the market today are available in generic form. Your doctor can help you decide if a specific drug is right for you. At your next visit, let your doctor know you prefer generics and remember to bring a copy of your formulary. For a printed copy, call the customer service number on your PPO ID card or download one from the **Pharmacy** section of mylifepath.com.

***Use Online Pharmacy Tools at mylifepath.com***

We created the “pharmacy” section of our Web site to give you access to resources to help you be informed and make cost-saving decisions.

- **Ask the pharmacist** – If you have clinical questions about prescription or over-the-counter drugs, you can use this feature to connect with the drug information pharmacists at the University of California, San Francisco. Simply submit your question using easy electronic forms. Within one to two business days, a clinical pharmacist will reply by e-mail with a link to a confidential response posted on the mylifepath site. Then, you have the option of saving the answer to a personal archive for later reference.

- **Drug database & formulary** – Use this feature to get information on our most current formulary list, generic alternatives that help you lower out-of-pocket costs and details about specific coverage restrictions. You can search by drug name or drug class. You will find answers to drug-related questions, including information about drug interactions. Plus, watch for the most recent changes to our formulary highlighted in our “Announcements” box.

- **Participating pharmacies** – Using this feature, you can locate participating pharmacies for maximum coverage. Just enter a zip code or city and our new tool aggregates a list, across retail chains and independents, and serves it up on our site.

Among the broad network of participating pharmacies include:

- Costco
- CVS Pharmacy
- Rite-Aid Pharmacy
- Sav-On Drugs
- Target
- Walgreens Drug Store
- Wal-Mart Pharmacy
- Zweber Apothecary

### ***Sign Up For Prescription Mail Service***

If you take a particular drug for a chronic condition such as diabetes or high blood pressure on an ongoing basis, our plans offer coverage of a mail service benefit, available through Express Scripts® Mail Service Pharmacy. Members who are stabilized on long-term maintenance medications can use mail service to obtain up to a 90-day supply. After sending your initial maintenance drug prescription to Express Scripts, you can order refills via the “pharmacy” section of [mylifepath.com](http://mylifepath.com). If you prefer to renew your prescription by phone, you can call Express Scripts at (800) 544-6962, or TTY (800) 972-4348 if you are hearing impaired. Allow up to 14 days for delivery, from the day you mail your initial prescription order or order a refill.

If you don't have Internet access, call Member Services at the number on your Blue Shield ID card to find out more about your drug benefits and get a mail service order form.

Please note that home self-administered injectables and drugs used for short-term conditions, such as migraine medications and antibiotics, are not covered by this mail service benefit.

### ***Identification Cards***

New ID cards will be distributed to members prior to January 1, 2006. Present your ID card whenever obtaining a prescription at a network pharmacy. The ID will include key information on your prescription plan such as copay amount(s), Blue Shield Pharmacy Customer Service Number, etc.

During the first few weeks of the Rx plan's implementation (January 2006), should the pharmacy have trouble processing a claim, ask the pharmacy to call Blue Shield Pharmacy Customer Services at (800) 535-9481. If the pharmacy is encountering difficulties transmitting a claim, ask the pharmacy to contact Argus Health Systems at (800) 522-7487

### ***Get Authorization If Needed***

Some formulary and non-formulary drugs may require prior authorization to ensure the most appropriate drug is prescribed for treatment. Requiring prior authorization helps to prevent abuse and misuse of certain medications. When your prescription is processed at the pharmacy and it requires prior-authorization, your pharmacist is immediately notified through electronic messaging.

Your physician can contact Blue Shield Pharmacy Services at **(800) 535-9481** to request prior authorization. Drugs that need prior authorization are indicated on the formulary list and can be found in [mylifepath.com](http://mylifepath.com).