

Your prescription drug benefit co-payments at a glance

Show this to your doctor and discuss ways to pay less for the medications you need.

If you need a medication on a long-term basis, you'll save money by using your mail-order pharmacy, **Medco By Mail**, instead of a drugstore. We'll deliver up to a 90-day supply of your medication right to you—and **standard shipping is free**.

	At a retail pharmacy	Through Medco By Mail
Generic drugs	\$5 30-day supply	\$10 90-day supply
Preferred brand-name drugs	\$15 30-day supply	\$30 90-day supply
Nonpreferred brand-name drugs	\$30 30-day supply	\$60 90-day supply

*If you purchase a brand-name medication when a generic medication is available, you will pay the appropriate co-payment, plus the difference in cost between the brand and the generic.

Take the enclosed mail-order form and envelope to your doctor and ask if a 90-day prescription would be right for you.

Medco may contact your doctor about your prescription

If you are prescribed a drug that is not on your plan's preferred list, yet an alternative plan-preferred drug exists, we may contact your doctor to ask whether that drug would be appropriate for you. If your doctor agrees to use a plan-preferred drug, you will usually pay less.

For short-term prescriptions, such as antibiotics, use a retail pharmacy

As a Medco member, you can go to any of **nearly 60,000 retail pharmacies**, including most major drugstores. Just ask your local pharmacy if it's in Medco's network. You can also visit www.medco.com and click "Locate a pharmacy" or call Member Services at the number on your prescription drug ID card. For your convenience, we've identified some in-network pharmacies near your address.

Please contact Member Services for in-network pharmacies near you.

YOUR LOCAL PHARMACY #1
123 MAIN STREET
123 MAIN STREET
ANY TOWN, USA 12345
X XXX XXX-XXXX

YOUR LOCAL PHARMACY #2
123 MAIN STREET
123 MAIN STREET
ANY TOWN, USA 12345
X XXX XXX-XXXX

YOUR LOCAL PHARMACY #3
123 MAIN STREET
123 MAIN STREET
ANY TOWN, USA 12345
X XXX XXX-XXXX

KEEP THIS INFORMATION

If you have any questions after you start using your benefit, please call Member Services at the toll-free number on your prescription drug ID card.

My Rx Choices

Lower your cost for prescriptions with **My Rx Choices**[®].

Your Southern California Schools VEBA benefit includes the **My Rx Choices** prescription savings program, which is designed to help you save money on medications that you or your covered family members take on an ongoing basis.

Your doctor knows which medications are right for you but may not know how much they cost. **My Rx Choices** provides you with available lower-cost options so that you and your doctor can make the most informed decisions based on health and cost. No prescription is ever changed without your doctor's approval.

Simply visit www.medco.com/choices. You'll need to take a moment to register before using this service.

Generic drug advantage

Generic drugs may have unfamiliar names, but they are **safe** and **effective**. Be assured that generic drugs and their brand-name counterparts:

- Have the **same active ingredients**
- Are manufactured according to the **same strict federal regulations**

Generic drugs may differ in color, size, or shape, but the U.S. Food and Drug Administration requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have a lower co-payment. Therefore, you may be able to get the same health benefits at a lower cost. You should **ask your doctor or pharmacist whether a generic drug would be right for you**. You may be able to receive the same high-quality medication but reduce your expenses.

For long-term prescriptions, use Medco By Mail

For a prescription you take on a long-term basis (such as those used to treat high blood pressure or high cholesterol), you may use a participating retail pharmacy for your initial prescription and up to two refills (for a total of three fills), for up to a 30-day supply each time. If you remain on that medication, you must order subsequent refills through the mail-order pharmacy or pay the higher mail-order co-payment for the medication yourself at the retail pharmacy.

If you use a nonparticipating retail pharmacy, you must pay the entire cost of the retail prescription and then submit a reimbursement claim to Medco. Your co-payments will be 50% or \$10 (whichever is greater) for generic drugs, 50% or \$35 (whichever is greater) for preferred drugs, and 50% or \$65 (whichever is greater) for nonpreferred drugs.

**Medco is the company Southern California Schools VEBA chose
to manage your prescription drug benefit.**

