


*Prescription drugs can
protect your family's health,
but they're getting more
expensive every year.*

If you'd like additional information about prescription drugs, their prices, generic drugs, health conditions and drug interactions, visit www.express-scripts.com.



EXPRESS SCRIPTS®
Charting the Future of Pharmacy

www.express-scripts.com

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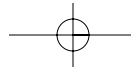
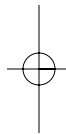
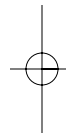
Prior Authorization



*A clear path to
good health*



EXPRESS SCRIPTS®
Charting the Future of Pharmacy





You have an advantage. Your healthcare plan has chosen Express Scripts to administer your prescription benefit.

At Express Scripts, our mission is to make the use of prescription drugs safer and more affordable. We work closely with health plans like yours to bring you the safe, effective medications you need. At the same time, we help your plan deliver prescription drug programs that let you save money. Of the 50 million members we currently serve, many are already *saving through a program called Prior Authorization.*



The most healthcare for your dollars ...

Your plan's Prior Authorization program is designed to help keep prescription drugs affordable while also offering you the medicine you need. *You don't have to pay the highest price* for medicines because the program helps you get a drug that is covered.

Savings and Safety

The Prior Authorization Program is built on the advice of independent doctors, pharmacists and other licensed professionals who review the latest research on prescription drugs and look for ways you can save. They recommend medications that have been tested and approved by the U.S. Food & Drug Administration (FDA) to be safe and effective — and that are cost-effective. These recommended drugs are covered by your plan.

Your Doctor's Advice

In your program, some drugs need approval — or prior authorization — before your plan will cover them. So when you receive a prescription for one of these, your personal medical professionals are consulted. This works like a health plan that consults your doctor before covering certain medical tests: Only your own doctor (or in some cases, your pharmacist) can provide the information needed to determine if a drug can be covered.

Your Dollars Count

Prescription drugs that need approval are flagged at the pharmacy. That is, your pharmacist gets a computerized message saying your prescription needs prior authorization. This simply means that more

information is needed to determine if your plan can cover the drug. In the next step, your doctor (or sometimes your pharmacist) calls Express Scripts' prior authorization phone line — open 24 hours a day, every day. During the call, an Express Scripts agent checks your plan's guidelines.

For example, a medicine may need prior authorization because it can be used for more than one purpose: It's a medical treatment for skin conditions, but it can also be used cosmetically to reduce wrinkles. Your plan would cover this prescription drug only for medical conditions. If it's used for other reasons, your plan's costs increase — and so do your copayments.

When your plan covers your medication, it helps keep your copayments affordable. If your plan doesn't cover the medication, your doctor could write you a new prescription for a drug that is covered. Or, you can always get the original prescription filled by paying what your pharmacy charges.

Prior Authorization doesn't deny you prescription drug treatment, but simply makes sure you get the treatment you need in the most cost-effective way.

... You save with prescription drugs covered by your plan.