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Questions and Answers about the Endowed Prescription Drug Plan Through Medco Effective 1/1/2010

Q. Who is Medco?

- A. Medco is one of the most experienced full-service pharmacy benefit managers (PBM) in the nation. Medco contracts with pharmaceutical manufacturing companies and pharmacies to make sure that we are receiving the most competitive prices and discounts for prescription drugs, helping both the university and our faculty, staff and retirees save on prescription drug costs.

Q. What other advantages are there to Medco?

- A. Medco has a broad network that includes more than 58,000 pharmacies nationwide, a convenient home delivery service for easy ordering of refills, a full complement of Internet services at [<www.medco.com>](http://www.medco.com), sophisticated drug use checks and balances, a 'round-the-clock clinical hotline for patients, and well-trained member service representatives.

Q. Who will be covered by the Medco prescription drug program?

- A. If you are a participant in any of the endowed health care plans administered by HealthNow or Aetna, you will be covered by the Medco prescription drug program.

Q. Will I receive a Medco I.D. card for use in purchasing prescription drugs at participating pharmacies?

- A. Once you complete and return your health plan enrollment materials for either HealthNow or Aetna, you will be mailed a Medco I.D. card in about 10 days. You will need to use your Medco I.D. card for all of your prescription drug purchases. HealthNow and Aetna will not be authorized to service your claims at the pharmacy counter or by mail order. You need to use your Aetna or HealthNow I.D. card to receive all other medical services.

Q. What pharmacies are participating in Medco's network?

- A. Most area pharmacies are in Medco network with the exception of Walgreens. You can call Medco's Member Services at (800) 230-0508 or log on to www.medco.com to find out whether a particular pharmacy is participating.

Q. How much will I pay for my medications at local participating pharmacies?

- A. In the Medco plan, you will pay at a local participating pharmacy \$5 for generics, \$25 for drugs on Medco's formulary, and \$45 for drugs not on Medco's formulary. Cornell pays the rest. A formulary is a list of approved drugs.

Note: if you are enrolled in the HSA Plan administered by Aetna, you must first meet the applicable deductible. For medications that are considered preventive and are listed on the “Medco Preventive Drug List for the HSA Plan” medications list, you pay the applicable copay. The deductible does not apply. Refer to <http://www.ohr.cornell.edu/benefits/programs/AetnaHSAPrevMed.pdf> to review Medco’s Preventive Drug List.

Q. How do I find out if my medications are on Medco’s Formulary?

A. You can call Medco’s Member Services at (800) 230-0508. Member Services will be able to help you determine if your medication is on Medco’s formulary list. If it is not, then you’ll have to pay \$45 for drugs purchased at the retail participating pharmacy for up to a 30-day supply or \$75 if using Medco By Mail for a 90-day supply of maintenance medications.

Q. How do I access Medco’s Formulary if I am not yet enrolled in an Endowed Health Plan?

How to access the Medco Formulary on the Medco Website

- 1) www.medco.com
- 2) On the left side of the screen, click on “Clients”
- 3) Next screen, scroll to the bottom and click on “Interactive Preferred Prescriptions Formulary Tool”
- 4) Enter medication name (minimum of four letters required), then click on “Select”
- 5) You will be provided with the drug name, available dosage, formulary status and whether the drug is generic or brand name.

Contact Medco at (800) 230-0508 with questions.

Q. Do some medications require coverage review/prior authorization?

A. Yes. The pharmacy will let you know if your health plan requires additional information. You or the pharmacy can then ask your doctor to call a special toll-free number. If using Medco By Mail, Medco will call your doctor to start the review process. This call will initiate a review that typically takes 1 to 2 business days. Once the review is complete, Medco will notify you and your doctor of the decision. You always have the right to appeal any decision.

This is not a complete list of medications. The drugs listed in the category are examples. You can contact Medco if you need to review the medications for each category.

- Allergy & Asthma Therapy (such as *Xolair*[®])
- Antineoplastic Agents (*Gleevec*[®])
- Appetite & Weight Loss Therapy (such as *Meridia*[®])
- Erythroid Stimulants (such as *Procrit*[®])
- Growth hormones (such as *Genotropin*[®] and *Saizen*[®])
- Interferon Agents (such as *Peg-Intron*[®])

- Multiple Sclerosis Therapy (such as *Rebif*®)
- Myeloid Stimulants (such as *Neulasta*®)
- Smoking Deterrents (such as *Chantix*®)

Q. Do some medications have a quantity limit?

A. Yes. Medications used to treat erectile dysfunction (e.g., Viagra).

Q. How do I find out more about medications requiring coverage review/prior authorization?

A. For more information or a detailed listing of medications, please visit **www.medco.com** and click on “Drug information” in the “Prescriptions & benefits” section. If you are a first-time visitor to **www.medco.com**, take a moment to register. (Be sure to have your member ID number and a recent retail or Medco By Mail prescription number handy.) Or call Medco Member Services at (800) 230-0508.

Q. Who approves the coverage review?

A. Medco will contact your doctor to find out why the nonpreferred medication is needed. Medco will make a determination, approval or denial of the coverage based on information received from the doctor.

If coverage is approved, you simply pay your normal co-payment for the medication. If coverage is not approved, you will be responsible for the full cost of the medication or, if appropriate, you can talk to your doctor about alternatives that may be covered. (You have the right to appeal the decision. Information about the appeal process will be included in the letter that you receive.)

Q. How much do I pay if the medication is approved?

A. If coverage is approved, you simply pay your normal co-payment for the medication.

Q. How much do I pay if the medication is not approved?

A. If the coverage is not approved, you pay the full cost of the medication.

Q. When is a coverage review not approved?

A. The most common reason for a denial is that a doctor does not respond to the coverage review request.

Q. What happens if I don't obtain a coverage review before filling my next prescription/refill for the nonpreferred medication

A. At retail: The prescription will be stopped, and you'll be informed that a coverage review is needed. Your options include paying 100 percent of the cost, waiting for a coverage review, or trying an over-the-counter (OTC) product, if applicable.

At Medco By Mail: The prescription will be stopped, and a Medco pharmacist will reach out to your doctor for a coverage review. If your doctor authorizes the switch, the new medication will be dispensed and a letter will be sent to you. If a coverage review is approved, the medication will be dispensed as written. If a coverage review is not approved, your options include paying 100 percent of the cost or trying an over-the-counter (OTC) product, if applicable.

Medco will not switch a medication without approval from the doctor.

Q. How long does a coverage review take to complete?

A. The time needed to complete the coverage review depends on your doctor's response to Medco's request.

Q. What if I don't agree with the coverage review decision?

A. You can file an appeal with Medco at 8111 Royal Ridge Parkway, Irving, TX 75063

Q. How do I get reimbursed if I purchased my prescription at a participating provider but do not have my Medco I.D. card to present to the local pharmacist?

A. If you know your Employee I.D. number, you can provide it to the pharmacist along with the RX Group Number, which is "Cornell." Be sure to tell the pharmacist that Medco is the insurer.

Q. How much do I have to pay if I purchase a prescription at a participating pharmacy but I do not have my Medco I.D.?

A. You will need to pay for the prescription and then submit a claim to Medco for reimbursement. You will be reimbursed at 100%, less the applicable copay.

Q. How much do I have to pay if I purchase a prescription at a non-participating pharmacy?

A. You will pay more than if you purchased your prescription at a participating pharmacy. You will be reimbursed at 100% of the Medco negotiated rate, less the applicable copay.

Q. How do I get started using Medco By Mail for medications?

A. Let your doctor know that you have a home delivery prescription drug program, and that you would like to have as the maximum supply of medication (usually 90 days), plus refills for up to one year. You may mail your prescription(s) in Medco's special Medco By Mail envelopes or ask your doctor to call (888) EASYRX1 (888-327-9791) for instructions on how to fax the prescription. If your order is faxed, your doctor must have the member number (Employee I.D. number, not your social security number) from your Medco I.D. card.

Q. How much will I pay for my maintenance medications through Medco By Mail?

- A. You will pay \$10 for generics, \$50 for drugs on Medco's formulary and \$75 for drugs not on Medco's formulary.

Note: if you are enrolled in the HSA Plan administered by Aetna, you must first meet the applicable deductible. For medications that are considered preventive and are listed on the "Medco Preventive Drug List for the HSA Plan" medications list, you pay the applicable copay. The deductible does not apply. Refer to <http://www.ohr.cornell.edu/benefits/programs/AetnaHSAPrevMed.pdf> to review Medco's Preventive Drug List.

Q. I'm used to going to my local drugstore. Why should I switch to Medco By Mail?

- A. If you're taking medication regularly, you may be able to save money by using the home delivery plan, since the home delivery plan usually is based on 90-day prescriptions. In addition, you'll save time with the convenience of home delivery. (Your initial prescription will be delivered within 10 to 14 days of your call.) And refill orders can be ordered online and delivered within seven days.

Q. How can I check on the status of my Medco By Mail order?

- A. You may call Medco member services or find out over the Internet. You can find out the date your prescription was received, the status of your order, the date your prescription was mailed to you, and other billing and timing data.

Q. How do I order refills from Medco By Mail?

- A. Order online any time, or call (800) 4REFILL (800-473-3455) and use the automated telephone system. You can also mail in your refill orders by using the special home delivery envelope. If you order by phone or via Medco's Web site, at www.medco.com, you will need to provide your member number and the 12-digit prescription number found on the medication container and the refill slip.

Q. How do I order additional Medco By Mail envelopes or claim forms?

- A. You can order home delivery envelopes or retail claim forms anytime online. Or, you can call your Member Services toll-free number to use the automated telephone system. The requested materials will be mailed to you right away.

Q. If I will be traveling and need to have more than a 30-day supply from my local retail pharmacy or more than a 90-day supply from home delivery, what do I need to do?

- A. At your local pharmacy, let the pharmacist know that you need a vacation supply. The pharmacist will contact Medco to obtain an authorization to dispense a vacation supply.

If you require more than a 90-day supply of medication from Medco By Mail, have your physician write for the required day supply. You will need to contact Cornell Benefit Services to obtain approval before you send your prescription or obtain a refill.

Please be sure to allow enough time so your request can be processed at your local retail pharmacy or through Medco By Mail without any delays.

Q. What is Medco's Personalized Medicine Program?

A. New genetic tests have been developed to help doctors prescribe the most appropriate drug and dosage for each patient's condition. Your prescription drug coverage now includes a Personalized Medicine Program that gives you the full benefit of these advances.

If you are using a medication covered by the Personalized Medicine Program, such as warfarin for a heart condition or tamoxifen for breast cancer, a pharmacist will contact your doctor to see if it is appropriate for you to participate in the program. If your doctor agrees, you will then be contacted by a pharmacist to let you know that the testing is available. If you agree to participate, you will receive a cheek swab test that you can administer on your own. It's as simple as rubbing a swab on your cheek and mailing it back in an envelope. The results will be sent to your doctor and to a specially trained Medco pharmacist who can help your doctor interpret the results of the test. Of course, your doctor decides which drug and dose is right for you.

The Personalized Medicine Program is available to you at no additional cost and it requires no action on your part. To find out more, please call Medco Member Services.