

Express Scripts Medicare® (PDP)



Kentucky Teachers' Retirement System Medicare Eligible Health Plan (MEHP) has chosen the Know Your Rx Coalition, administered by Express Scripts, to take care of your Medicare (Part D) prescription benefit plan, **Express Scripts Medicare®™ (PDP) for Kentucky Teachers' Retirement System.**

This includes:

- A 24-hour, 365-day-a-year Patient Care Contact Center
- A national network of over 50,000 pharmacies
- Home Delivery for your medications through the Express Scripts PharmacySM
- Accredo Pharmacy for your specialty medications
- Access to a Know Your Rx Coalition Pharmacist at 1-855-218-5979

How to Get Prescriptions from a Participating Retail Pharmacy

Before your coverage begins, you will receive a welcome package that contains, among other things, an ID card and listing of the pharmacies closest to you. You will need to show this ID card to your pharmacist each time you fill a prescription. The retail pharmacy program includes a deductible stage. See reverse side.

How to Use Home Delivery

Take advantage of savings and convenience by using the Home Delivery program for your maintenance medications. The home delivery program does not have a deductible, like retail does. **To begin Home Delivery (even if you already use Home Delivery through the KEHP), first ensure you have a 30 day supply of your medication(s) on hand** because you must wait until your MEHP effective date before you can send in new prescriptions. You can mail your prescription written for a 90 day supply (including refills) along with your completed Home Delivery Form in the self-addressed envelope you receive in your welcome package. The Home Delivery Form is only required the FIRST time you send in a new prescription. **Please allow 14 days to receive your medication(s).** To refill your home delivery medication, contact Express Scripts by visiting www.Express-Scripts.com to create a member account, or by calling 1-877-866-5834.

Release of Information

By joining this Medicare prescription drug plan, you acknowledge that KTRS will release your information to Medicare and other plans as is necessary for treatment, payment and health care operations. You also acknowledge that KTRS will release your information, including prescription drug event data to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations.

Your 2015 Prescription Program

| STAGE | TIER | IN NETWORK RETAIL PHARMACY (0-90 DAY SUPPLY) | EXPRESS SCRIPTS HOME DELIVERY (90 DAY SUPPLY) |
|---|---|---|--|
| <p>STAGE 1: Yearly Deductible Stage You begin this payment stage when you fill your first prescription of the calendar year. You stay in this stage until you have paid \$150 for your drugs at retail.</p> | | \$150 | \$0 |
| <p>Stage 2: Initial Coverage Stage You pay a copayment or coinsurance for your Part D drugs until your total out-of-pocket costs reach \$4,700.</p> | Tier 1: Generic Drugs | 20% of drug cost | \$10 copay |
| | Tier 2: Preferred Brand Drugs | 20% of drug cost | \$20 copay |
| | Tier 3: Non-Preferred Brand Drugs | 50% of drug cost | 50% of drug cost |
| | Tier 4: Specialty Drugs Generics & Brands | 20% of drug cost | \$20 copay |
| | <p>All Tiers: Drugs Purchased from Accredo (limited to a one-month supply) Generics \$3.33 copay Brands \$6.66 copay</p> | | |
| <p>Stage 3: Coverage Gap Stage</p> | <p>After your total yearly drug costs reach \$2,960, you will generally pay the same cost-sharing amount as in the Initial Coverage Stage (above) until your yearly out-of-pocket drug costs reach \$4,700.</p> | | |
| <p>Stage 4: Catastrophic Coverage Stage After your total out-of-pocket costs exceed \$4,700 you pay the greater of the copayments or coinsurance noted in the columns to the right, with a max not to exceed the standard cost-sharing amount during the Initial Coverage Stage at mail.</p> | Tier 1: Generic Drugs | 5% of drug cost with \$2.65 min | 5% of drug cost with \$2.65 min and \$10 max |
| | Tier 2: Preferred Brand Drugs | 5% of drug cost with \$6.60 min | 5% of drug cost with \$6.60 min and \$20 max |
| | Tier 3: Non-Preferred Brand Drugs | 5% of drug cost with \$6.60 min | 5% of drug cost with \$6.60 min |
| | Tier 4: Specialty Drugs | 5% of drug cost with \$2.65 min for Generics and \$6.60 min for Brands | 5% of drug cost with \$2.65 min/\$20 max for Generics and \$6.60 min/\$20 max for Brands |
| | <p>All Tiers: Drugs Purchased from Accredo (limited to a one-month supply) Generics \$3.33 copay Brands \$6.66 copay</p> | | |

Extra Help

Medicare beneficiaries with low or limited income and resources may be able to get Extra Help to pay for prescription drug premiums as well as get help with other Medicare costs. To see if you qualify for Extra Help, call 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048, 24 hours a day/7 days a week.