

LAUREL HEALTH SYSTEM MEDICAL PLAN

PRESCRIPTION DRUG EXPENSE BENEFIT

Pharmacy Option - 30-Day Supply

The Plan provides a prescription drug expense plan. The cardholder is responsible for the applicable co-payment when the card is presented in the participating pharmacy. In order to receive the full benefit of your prescription card you must use a participating pharmacy and present your card.

If you choose to use a non-participating pharmacy or do not have your identification card, you must pay the pharmacy the full amount for the prescription. The pharmacy may complete the section of the direct reimbursement form, which may be obtained from Human Resources. Once the form is complete forward it to the prescription drug card program with your receipt. You will be reimbursed the amount that would have been paid to the participating pharmacy, less the applicable co-payment.

If you choose to use the Soldiers + Sailors Memorial Hospital Pharmacy to fill your 30-day pharmacy needs, you will receive a \$5.00 discount on brand name formulary and non-formulary brand name medications. There is no discount on generic medications.

Mandatory Generics

Effective October 1, 2003, all prescriptions covered by the Laurel Health System Medical Plan that have a generic equivalent available must be filled with the generic drug. If you choose to fill your prescription with the name brand drug, you must pay the difference between the cost of the generic and the name brand drug, plus the higher co-pay.

Mail Order Prescription Drug Option - 60-Day Supply

The mail service prescription drug program is available when there is an ongoing need for medication. By using this service, you can obtain prescribed medication required on a non-emergency, extended-use basis. The quantity of a prescribed drug ordered through this program can be anything up to a 60-day supply.

The law requires that pharmacies dispense the exact quantity prescribed by the physician. So if your physician authorizes the maximum order quantity, the prescription must be for a 60-day supply for you to receive that quantity. If your physician authorizes refills, these can be dispensed only when your initial order is nearly exhausted, so be sure to ask your physician to prescribe the normal supply, plus refills whenever appropriate.

When you order by mail, your prescription is reviewed by a pharmacist, checked for drug interactions, dispensed and verified by quality control before it is mailed to you.

All Laurel Health System employees and retirees are required to use the Soldiers + Sailors Memorial Hospital (SSMH) Pharmacy for mail order prescriptions. The SSMH Pharmacy will provide a two-month supply of prescription medication for the cost of a single month's co-pay. The \$5.00 copay discount does not apply to mail order. There will be a minimum of a 48-hour delay in filling a two-month supply to allow the Pharmacy time to order the drug. Please contact the SSMH Pharmacy at 723-0157 for details. Prescriptions can be mailed to the following address:

SSMH Pharmacy
32-36 Central Avenue
Wellsboro, PA 16901

Qualifying Expenses:

Oral contraceptives.
Diabetic supplies when prescribed by a physician.
Prescription drugs necessary for the care and treatment of an illness.
Expenses incurred on the written prescription of a physician.
Reasonable and customary charges.
Expenses not listed as excluded charges.

Non-Qualifying Expenses: (No Benefits Will Be Paid For Charges Incurred For the following)

Administration – Any charge for the administration of a covered prescription drug.

Anorectic Agents – A charge for anorectic agents (diet drugs).

Consumed On Premises – Any drug or medicine that is consumed or administered at the place where it is dispensed.

Devices – Devices of any type, even though such devices may require a prescription. These include, but are not limited to therapeutic devices, artificial appliances, braces, support garments, or any similar device.

Experimental – Experimental drugs and medicines, even though a charge is made to the covered person.

FDA – Any drug not approved by the Food and Drug Administration.

Hair Loss – Any drug used for the treatment of hair loss, i.e. Minoxidil (Rogaine).

Investigational – A drug or medicine labeled: “Caution – limited by federal law to investigational use.”

Medical Exclusions – A charge excluded under the medical plan exclusions.

No Charge – A charge for prescription drug, which may be properly received without charge under local, state or federal programs. This exclusion is subject to the right, if any, of the United States Government to recover reasonable and customary charges for care provided in a military or veterans’ hospital.

No Prescription – A drug or medicine that can legally be bought without a written prescription. This does not apply to injectable insulin.

Sexual Dysfunction – A charge for impotence medication, including Viagra.

Smoking Cessation – A charge for prescription drugs for smoking cessation (i.e. nicotine gum) and/or a charge for smoking deterrent patches.

Vitamins – A charge for prescription vitamins. Prescription pre-natal vitamins are covered under the plan.