

What's New for NON-MEDICARE Retirees ■ 2016

Prescription Drug Plan Changes

Effective September 1, 2015, Compound Drugs are no longer covered by our plan. If you were prescribed a compound drug, you should have received a letter from Express Scripts regarding this change.

What is a Compounded Drug? A Compounded Drug is created when a pharmacist combines, mixes, or alters the ingredient of a drug to create a medication tailored to the needs of an individual patient.

Mass-manufactured drugs have taken the place for the need to compound ingredients and currently account for the majority of medications dispensed by pharmacists. In fact, today, less than 1% of all prescriptions are compounded.

It's also important to mention that the safety and efficacy of compounded drugs are not verified by the FDA. Consequently, customers bear some risk by choosing a compounded drug over an FDA-approved mass-manufactured prescription medication.

New Prescription Plan

Effective January 1, 2016, Express Scripts is no longer the prescription carrier for CCBC Non-Medicare Retirees. **Cigna Pharmacy** is the new prescription carrier.

There are plan design changes with the implementation of Cigna Pharmacy:

- Exclusive Home Delivery For Maintenance Medications
- Prior Authorization
- Exclusive Home Delivery for Specialty Medications
- Step Therapy for new users to therapy on or after January 1, 2016

Home Delivery (Mail Order)

Cigna Home Delivery Pharmacy provides an affordable way to obtain the maintenance medications (medications taken on a regular basis) by allowing you to order up to a 102 day supply by mail. It's the easiest, most cost effective way to fill prescriptions. If you receive a 90 day supply of the maintenance medication at retail, you will pay 3 copays. If you receive a 102 day supply by mail, you will pay 2 copays. Home delivery is a cost effective way to receive the medications you take on a daily basis.

Current prescriptions and associated refills on file with Express scripts Home Delivery pharmacy will be automatically transferred to Cigna Home Delivery Pharmacy. Please note additional information:

- You'll receive a letter listing which prescriptions have been transferred to Cigna Home Delivery Pharmacy which will contain instructions on how to fill through Cigna Home Delivery Pharmacy (and also instructions on how to activate auto refill).
- Transferred prescriptions will NOT ship automatically. You will need to call 1-800-835-3784 to provide information on any allergies or health conditions, shipping address and phone number, and a payment method (if applicable.)

What prescriptions will not automatically transfer?

- Controlled prescriptions
- Compound prescriptions
- Prescriptions that were put on-file and never filled
- Expired prescriptions
- Prescriptions with 0 (zero) refills remaining

What's New for NON-MEDICARE Retirees *(continued)*

Prior Authorization

Some prescription medications require a Prior Authorization review in certain situations before being covered. Prior Authorization verifies that a medication is appropriate for the diagnosis, dosage, frequency, and duration of therapy. Prior authorizations on file with Express Scripts were transferred to Cigna Pharmacy. These prior authorizations will be honored by Cigna Pharmacy. To initiate Prior Authorization request, have your healthcare professional contact Cigna Pharmacy Prior Authorization at 1-877-530-4437.

Specialty Medications

Specialty medications are high cost medications used to treat rare, complex, chronic conditions. Some examples of these conditions are Rheumatoid Arthritis, Multiple Sclerosis, and Hepatitis C. Specialty medications usually require special storage, special handling, patient education, and ongoing monitoring. Some require administration by a Health Care Professional.

Your prescription drug plan includes Exclusive Cigna Home Delivery Pharmacy for specialty medications, which means you're required to fill certain specialty pharmacy prescriptions through Specialty Pharmacy Services. Under your plan, you're allowed one fill before you're required to use Cigna Home Delivery Pharmacy. At that time, if you choose to not use Cigna Home Delivery Pharmacy, your plan will not cover the cost of your medication.

Cigna Specialty Pharmacy Services is a full service specialty pharmacy that provides personalized care to individuals with chronic, complex health conditions. Cigna Specialty Pharmacy Services offers several comprehensive patient care management programs specific to complex medical conditions.

- Patient Counseling – Convenient access to highly trained specialty experts, including pharmacists, nurses and patient care coordinators who provide the support you need to manage your condition.
- Patient Education – Clinicians and disease-specific educational materials available 24/7.
- Convenient Delivery – Coordinated delivery to your home, your doctor's office, or any other approved location.
- Refill Reminders – Ongoing refill reminders from a patient care coordinator.
- Language Assistance – Translation services are available for non-English speaking patients.

All customers of record who are currently filling a drug on the Specialty Exclusive Drug List will receive a letter from Cigna explaining the transition as well as the benefits of using Cigna Specialty Pharmacy Services. A follow up outbound call will be conducted to answer any questions, offer to contact the prescribing physician to obtain new prescriptions, and begin the transition immediately. Current special prescriptions and associated refills on file with Acreedo will be transferred to Cigna Specialty Pharmacy Services. Please note additional information:

- You'll receive a letter listing which prescriptions have been transferred to Cigna Home Delivery Pharmacy which will contain instructions on how to fill through Cigna Home Delivery Pharmacy.
- Transferred prescriptions will NOT ship automatically. You will need to call 1-800-351-3606 to provide information on any allergies or health conditions, shipping address and phone number, and a payment method (if applicable.)

Additionally, prior authorizations on file with Acreedo will be honored by Cigna Specialty Pharmacy Services.

What's New for NON-MEDICARE Retirees *(continued)*

What is step therapy?

Step Therapy is a prior authorization program which means that certain medications need approval before they're covered. In Step Therapy, you and your doctor follow a series of steps when choosing your medication. Step Therapy encourages you to try the most cost-effective and appropriate medications available to treat your condition. Typically, these medications are generics or low-cost brands. You need to try these first, before more expensive medications are approved.

At any time, if your doctor feels a different medication isn't right for you due to medical reasons, he/she can request authorization for coverage of a non-preferred drug on the Cigna Step Therapy list.

It's important to note that if you had to go through this process for your prescription at ESI for a non-preferred drug on the Cigna Step Therapy list and you have record filling this medication at least once since July, 1, 2015, you won't have to go through it again at Cigna.

New ID Cards

New ID Cards will be issued to all Cigna participants. The new cards will combine Cigna Medical and Cigna Prescription benefits on ONE card. When the new Cigna card is received, please SHRED the old Cigna medical card and Express Scripts prescription card. They will no longer be valid. Be sure to give your pharmacy the new prescription information.

What's New for NON-MEDICARE Retirees (*continued*)

Employee Assistance Program (EAP)

CCBC offers an EAP through Cigna at no cost to all full-time benefit eligible employees and their families currently on your health insurance plan or any member living in your household. This program provides confidential consultations if you are experiencing financial, legal and/or personal issues which are, or have the potential of, affecting the quality of your work or personal life.

- **Legal Support** – receive a 30-minute free consultation and up to a 25% discount on select fees.
- **Financial Assistance** – receive a 30-minute free consultation and a 25% discount on select fees with network providers.
- **Senior Care** – learn about challenges and solutions associated with caring for an aging loved one.
- **Pet Care** – from grooming and boarding to veterinary services, find what you need to care for a pet.

- **Identity Theft** – 60-minute free consultation with a fraud resolution specialist.
- **Child Care** – Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care.
- **Counseling** – 1–10 face to face sessions with a counselor in your area.
- **Consultation and Support by phone** – Consultations may be related to questions about behavioral health related topics, assistance with problem identification, problem solving skills, and approaches and/or resources to address behavioral concerns.

You have twenty-four hour, seven day a week telephone and online access. To access benefits, call **888-431-4334** or go online to: www.cignabehavioral.com and enter your company ID: baltimore.