



Benefits To Go

Whether you take prescription drugs only when you are sick or for a chronic condition, nobody wants to pay more than they have to for prescription drugs. Here are a few quick tips to save both money and time on your prescription expenses.

At the **Doctor's Office:**

- While at the doctor's office, ask questions about the medicine:
 - What is the name of the medicine? (Get the doctor to write it down so that you can read it.)
 - What is the medicine supposed to do?
 - What potential side effects could the drug have?
 - Is this a generic drug? If not, would a generic drug or over-the-counter drug work for me?
 - Do you have a sample of the medicine I can try before I fill my prescription? (This will save you from spending money in case the drug doesn't agree with you.)
 - Will I be on this medication for a while? If so, can you write me two prescriptions – one to fill now at the retail pharmacy and one to send to Express Scripts for Home Delivery?

At the **Network Pharmacy:**

- If you'll only be on your medication for a short time, then have your prescription filled at one of Express Scripts' nationwide network of retail pharmacies.
- Show your Express Scripts' ID card at the time of purchase, and you'll pay:
 - **Generic:** 20% copayment (\$10 minimum/\$100 maximum), or actual cost if less
 - **Formulary Brand-named:** 30% copayment (\$25 minimum/\$100 maximum), or actual cost if less
 - **Non-Formulary:** 40% copayment (\$50 minimum/\$200 maximum), or actual cost if less
- If you fill your prescription at a non-network pharmacy, you won't be reimbursed—unless you live in an area that doesn't have a network pharmacy.

OR

Using **Home Delivery (Mail Order)**

- If you'll be on your medication for a longer time (for instance, maintenance drugs to treat asthma, diabetes, high cholesterol, high blood pressure or arthritis), then have your prescription filled through Express Scripts' Home Delivery program.
- In most cases, ordering up to a 90-day supply through Home Delivery will be less expensive than getting three 30-day supplies from your retail pharmacy.
- For a 90-day supply you'll pay:
 - **Generic:** 20% copayment (\$25 minimum/\$200 maximum), or actual cost if less
 - **Formulary Brand-named:** 30% copayment (\$50 minimum/\$200 maximum), or actual cost if less
 - **Non-Formulary:** 40% copayment (\$100 minimum/\$400 maximum), or actual cost if less
- Express Scripts will mail your 90-day prescription supply directly to your home.

To find a network pharmacy in your area, contact Express Scripts at 1-800-791-8919 or log on to www.express-scripts.com and click on Find a Pharmacy.

Want to check out your prescription history, find out what you should be paying for your prescriptions or print out a list of JCPenney's preferred medicines?

Log on to www.express-scripts.com to find quick, reliable answers.