



EXPRESS SCRIPTS®



Your Prescription Drug Benefit Handbook

GHI
GHIHMO



Introducing Express Scripts

Your Prescription Drug Benefit Manager

WELCOME TO THE GHI AND EXPRESS SCRIPTS PRESCRIPTION DRUG PROGRAM

At a time when prescription costs are rising, Express Scripts provides affordable prescription drug benefits to more than 50 million Americans. We understand the importance of providing you and your family with high-quality, affordable medications.

GHI and Express Scripts offer:

- **fast and reliable service** — Express Scripts uses the most advanced methods available to process your drug claims
- **home delivery** — The Express Scripts Mail Service Pharmacy sends prescriptions right to your front door
- **easy access** — We have a large network of retail pharmacies, and there's usually one close to your home
- **lower prescription costs** — GHI's prescription drug plans help reduce your expenses
- **ways to improve your quality of life** — We sponsor clinical programs to educate you about prescription drugs

You can expect the highest levels of care, value and service from us.

This handbook gives you information on:

1. Two Ways to Fill Your Prescriptions
2. Prescription Drug Coverage
3. Contacting Express Scripts
4. Frequently Asked Questions and Answers
5. Your Personal Prescription Information

Please keep this as a reference for using Express Scripts' services.



Two Ways to Fill Your Prescriptions

#1

TWO WAYS TO FILL YOUR PRESCRIPTIONS

You have two ways to fill your prescriptions: at a participating retail pharmacy or through Home Delivery.

1. Filling Your Prescriptions at a Participating Retail Pharmacy

The retail pharmacy should be used when filling a prescription for a short-term prescription drug (example: antibiotics for strep throat or painkillers for an injury). Simply present your ID card to your pharmacist, with your written prescription, and pay the required copayment.

Please be aware that prescriptions filled at a non-participating retail pharmacy will not be processed by Express Scripts. This means that if you go to a retail pharmacy that is not part of the Express Scripts network, you must pay the full cost of the drug, then complete a claim form and submit it to Express Scripts. You will be reimbursed for the amount the covered drug would have cost your plan at a participating pharmacy, minus the copayment you would have paid.

You can locate the nearest participating retail pharmacy anytime online at www.express-scripts.com or by calling one of the following numbers:

- GHI: 877.534.3682
- GHI HMO: 877.530.2101

Please check with your Benefit Plan Administrator or Benefit Guide, to see if out of network coverage is available.



2. Filling Your Prescriptions Through the Express Scripts Pharmacy

GHI offers you the opportunity to obtain your prescriptions through Home Delivery. This option may allow you to save money since it often has a lower copayment and a greater day supply.

Exclusive Home Delivery

For prescriptions that you will be taking over a long period of time, known as "maintenance drugs," your plan may require you to get your prescriptions through Home Delivery.

Examples are medications used for cholesterol, high blood pressure, allergies and heartburn.

Under your plan's Exclusive Home Delivery program, you will be allowed up to two refills per prescription at any Express Scripts participating retail pharmacy when the initial prescription is filled for that drug. Once the initial script is filled you will receive a reminder letter about this program. When a new maintenance drug is prescribed, you should request two prescriptions. The first prescription, for a 30-day supply, can be filled at an Express Scripts participating retail pharmacy and the second for up to a 90-day supply, must be submitted to the Express Scripts Pharmacy.

Your prescriptions are filled and double-checked by Express Scripts' licensed pharmacists and conveniently mailed to you in a plain, weather-resistant pouch for your privacy and protection.

A pharmacist is available 24 hours a day to answer your questions about your drugs.

• Convenience

You may receive up to a 90-day supply (depending on your plan)

Once you begin using the mail service pharmacy, you can order refills online, by phone or by mail.

Please check with your Benefit Plan Administrator or Benefit Guide, to see if Exclusive Home Delivery applies to you.

You can obtain a Home Delivery order form anytime online at www.express-scripts.com or by calling one of the following numbers:

- GHI: 877.534.3682
- GHI HMO: 877.530.2101

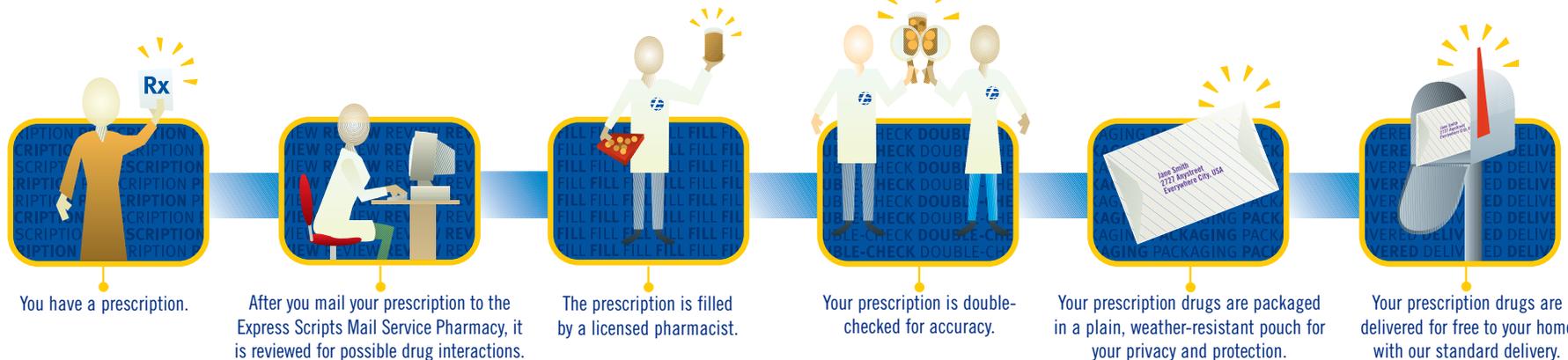


TO ORDER BY MAIL

To begin using Home Delivery just follow these three simple steps:

1. Ask your doctor to write a prescription for up to a 90-day supply (depending on your plan)
2. Complete a mail service order form enclosed in this packet.
3. Insert your prescription, payment, and completed order form into the mail order envelope and mail it to Express Scripts.

Your prescription drug will be mailed to your home in 10-14 business days from the day you mailed the prescription to Express Scripts with no charge for standard U.S. Postal Service delivery. You can request overnight delivery for an additional charge.





Prescription Drug Coverage

#2

PRESCRIPTION DRUG COVERAGE

Included in this packet, is the formulary used by GHI. The formulary is a list of most commonly prescribed generic and brand-name drugs that are recommended for you to use.

The formulary is created, reviewed and updated by a team of independent doctors and pharmacists and includes a wide range of brand and generic drugs.

The Best Choice For You

To help you and your doctor determine the most appropriate cost-effective drugs for you, please take the enclosed formulary with you the next time you visit your doctor.

When you need a prescription, be sure to ask your doctor if a generic drug is available. If there is no generic drug available, talk with your doctor about prescribing a brand-name drug on the formulary. This simple question may save you money.

- **Generic Drugs**

Generic drugs have the same active ingredients in the same dosage form and strength as their brand-name counterparts. They cost less because the brand-name patent on the drug has expired, making competitive pricing available.

The U.S. Food and Drug Administration (FDA) approves both brand-name and generic drugs, and requires generic drugs to have the same active ingredients and be absorbed in the body the same way as brand-name drugs.

The Formulary is subject to change throughout the year.

- **Brand-Name Drugs**

If a generic drug is not available, ask your doctor if a brand-name drug on the formulary is appropriate for you. A brand name drug is a patent protected drug. Sometimes several drugs can be used to treat a condition. The GHI formulary provides an alphabetical listing of these drugs.

- **Three-Tier Copayment Benefit Design Option**

One of the ways GHI maintains your coverage of quality cost-effective medication may be with a three-tier copayment pharmacy benefit. Now you can choose to save on your prescriptions.

Tier 1: Generic Drugs

With a generic drug you pay the lowest copayment.

Tier 2: Preferred Brand-Name Drugs

If you use a brand-name drug covered by GHI, you pay a higher copayment than for a generic.

Tier 3: Non-Preferred Brand-Name Drugs

A brand-name prescription drug that may have a therapeutic alternative generic drug or preferred brand-name available drug. You pay the most for these drugs.

- **Coverage Management**

To promote safety and cost-effective use of medications, the GHI prescription plan includes select programs that may impact the drugs you take:

Prior Authorization

Some drugs on your plan will need “prior authorization.” This means that Express Scripts will need to make sure these prescription drugs meet GHI’s conditions for coverage.

Examples of drugs requiring prior authorization:

- Meridia®
- Diflucan®
- Retin-A®

If you take a drug requiring prior authorization as indicated under your drug rider your doctor or pharmacist will need to contact Express Scripts to see if the prescription meets GHI’s conditions for coverage.

Quantity Per Dispensing Limits/Allowances

GHI’s prescription plan includes a “drug quantity management”

program. This means that for certain prescription drugs, GHI will limit the amount you receive at one time. Quantity per dispensing limits/allowances are based on the following:

- the manufacturer’s recommended dosage and duration of therapy
- common usage for episodic or intermittent treatment
- FDA-approved recommendations and/or clinical studies, or
- as determined by GHI.

Examples of drugs requiring drug quantity management:

- Axert®
- Imitrex®
- Viagra®

Step Therapy

GHI’s prescription plan includes a “step therapy” program. In Step Therapy, the covered drugs you take are organized in a series of “steps,” with your doctor approving and writing your prescriptions.

- First step usually starts with *generic drugs*.
- Second step usually covers brand name drugs

The first time you submit a new prescription that isn’t for a first-step drug, your pharmacist will tell you that your plan uses Step Therapy. You can either pay full price for the prescription drug, or get a prescription from your doctor for a first-step drug for the copayment.

Your doctor can ask for an override for you to take a second-step prescription drug if:

- You’ve already tried the generic drugs covered
- You can’t take the first-step drug
- Your doctor decides you need a brand-name drug

If the override is approved, you pay the appropriate copayment for this drug. If the override is not approved, you may have to pay the full price for the drug.

Examples of drugs requiring step therapy:

- Celebrex®
- Enbrel®
- Nexium®

Please refer to your drug rider or contact Express Scripts to verify which programs are included in your prescription drug plan.



Contacting Express Scripts

#3

EXPRESS SCRIPTS' WEB SITE

Making prescription information easily available when you need it most is another way GHI and Express Scripts help you manage your prescription drug benefits.

You can reach us any time, day or night, at www.express-scripts.com. Once you've registered online, you can:

- See what you'll pay for a specific prescription drug
- Find information about your prescription drugs
- Locate participating retail pharmacies closest to you
- Check your GHI benefits coverage
- Verify coverage for eligible dependents
- Learn about general drug and health information

If you don't have access to a computer, call the Express Scripts Member Service phone number listed on the back of your ID card. An Express Scripts representative will help you get the information you need anytime, day or night.



Frequently Asked Questions And Answers

#4

FREQUENTLY ASKED QUESTIONS AND ANSWERS

Q: Which pharmacies are included in the participating retail pharmacy network?

A: With the Express Scripts program, participating retail pharmacies are easy to find. You can visit www.express-scripts.com and use the Pharmacy Locator to find a list of pharmacies closest to you. If you don't have access to a computer, please call the toll-free number on the back of your ID card for a list of pharmacies near you.



Q: What if several doctors prescribe drugs for me?

A: Prescriptions processed through Express Scripts are reviewed for possible drug interactions based on your personal health profile. Pharmacists may contact your doctor if there is a question about your prescription.

Q: How can I lower my prescription drug costs?

A: The use of generic drugs, whenever available, is one of the most effective ways to lower your prescription drug costs. Discuss your prescription drug options with your doctor. Ask whether a less expensive generic will work for you.

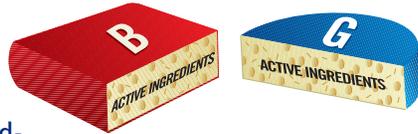
Q: Why do generic drugs cost less than brand-name drugs?



A: Drug manufacturers spend large sums of money on research, development, marketing and advertising of brand-name drugs. These costs are built into the price you pay for the drug. Manufacturers of generic equivalents have much lower costs and they pass the savings on to you.

Q: Are generics and brand-name drugs the same?

A: A generic drug contains the same active ingredients in the same dosage form and strength as the brand-name drug. The FDA requires that generic drugs be absorbed and used in the body in the same way as brand-name drugs. These requirements assure us that generic drugs are as safe and effective as brand-name drugs.



Q: What if I need a mail service order form?

A: Visit www.express-scripts.com and follow the instructions to print one, or call the toll-free number on the back of your ID card to request an order form.

Q: How soon can I get a refill on my mail service pharmacy prescription?

A: You may order your refill when you have 30 days or less of your current drug remaining. This will allow Express Scripts to send your drugs before you run out.

Q: Which of my prescription drugs can be filled in the mail service?

A: You should use the mail service for prescription drugs you take on a daily basis for a long period of time. For a short-term illness requiring a one-time prescription (and no refills), such as an antibiotic, your participating retail pharmacy is the best choice.

Q. Does the Express Scripts Mail Service Pharmacy have easy-open bottle caps available?

A. Yes. Express Scripts ships prescriptions with child-resistant safety caps, but you may request easy-open caps.



Q. Can the Express Scripts Mail Service Pharmacy dispense drugs that need to be refrigerated?

A. Yes. The Express Scripts Mail Service Pharmacy will ship drugs requiring refrigeration in cold packs.



Q: Where can I get additional information about my prescription drug benefit?

A: Visit www.express-scripts.com.

Q. How can I get my prescription if it requires prior authorization?

A. If you get a new prescription for a drug requiring prior authorization, your doctor needs to call Express Scripts at 800.417.8164 to request coverage for the prescription drugs.



Your Personal Prescription Information



#5

YOUR PERSONAL HEALTH AND PRESCRIPTION INFORMATION

In order to provide you with pharmacy services and to administer your prescription benefits, Express Scripts may require personal health and prescription drug information from you, your doctor, or your retail pharmacy.

We use this information to verify your identity and pricing under the program, to try to identify adverse drug interactions, to accurately process your prescription order, and to keep you informed about the proper use of your medications, available treatment, and benefit.

Under the terms of our contract with GHI, Express Scripts is required to provide to GHI individual pharmacy claims data for payment processing and record keeping. As part of the contract, Express Scripts is also obligated to report any unusual activity that may constitute fraud or abuse of benefits.

GHI and Express Scripts may also use information and prescription data gathered from claims submitted for reporting and analysis purposes without identifying individual patients.

HIPAA COMPLIANCE AND INFORMATION PRIVACY

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions to ensure individual privacy regarding your personal health information. Express Scripts is committed to meeting the HIPAA guidelines related to privacy.

QUICK REFERENCE GUIDE

Internet: www.express-scripts.com

- Order refills of your Home Delivery prescriptions
- Track the status of your Home Delivery prescriptions
- Check prescription pricing and coverage
- Request Home Delivery order forms and envelopes
- Locate a participating retail pharmacy and download claim forms
- Discover a world of health information and much more

Important telephone numbers

You can reach Express Scripts at the numbers listed below. All services listed are available 24 hours a day, 7 days a week.

Member services

Call Express Scripts at either 877.534.3682 (GHI) or 877.530.2101 (GHI HMO) to:

- Request Home Delivery order forms or envelopes
- Find the nearest participating retail pharmacy
- Request claim forms for prescriptions filled at non-participating pharmacies
- Speak with a Member Services representative
- Speak with a registered pharmacist

Refilling prescriptions

To order refills of your Home Delivery prescriptions, call Express Scripts at 866.781.7533.

Doctor faxes

To fax your prescriptions to the Express Scripts Pharmacy, ask your doctor to call 800.626.9494.

TTY

To access TTY service for hearing-impaired members, call 800.305.5376.

Prior Authorization

To request coverage for a prescription requiring prior authorization, ask your doctor to call 866.467.8635.



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