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"Whatever you are be a good one."

Abraham Lincoln

"It is every man's obligation to put back into the world at least the equivalent of what he takes out of it."

Albert Einstein

Welcome to the Egyptian Area Schools Employee Benefit Trust: Edwards County CUD #1

Do you have a dependent over age 19 more than 50% dependent on you for support and enrolled in one of the Egyptian Trust Health Plans? If so, please read on....

If you have not already done so, now is the time to complete the Dependent Status form and fax to Meritain Health in order to assure continued coverage for your over age 19 dependent who is more than 50% dependent on you for support. Note: this does NOT include those over age 19 dependents who are currently enrolled as Full Time Students.

You may find the form at www.egtrust.org by clicking on "Administrative Forms" and then "Dependent Status Form" or click on the following link: http://www.egtrust.org/Dependent%20Status%20Form_7-09.pdf Please fax the completed form to Meritain Health at 888-525-2799 in order to avoid claim processing or prescription filling delays.

Remember, YOU must tell your Employer when your dependent is no longer a qualified eligible dependent and is to be terminated from the health, dental, or vision plan. NOT returning the over age 19 Dependent form does NOT terminate the dependent's coverage – it only suspends the coverage until we receive either a) the updated form or b) a termination notice from your Employer. When coverage is suspended the appropriate premium continues to be billed to the Employer group. PLEASE be sure to communicate any of your family status changes to your Employer who will be able to provide you with information about how family status changes may affect your benefits. If you're unsure of whether your Employer needs to be notified of a particular change, it is certainly better to touch base with your Bookkeeper or Human Resources Dept. rather than take a chance on missing out on critical information.

11th Annual Bookkeeper/Administration Meetings-SAVE THE DATE!

Once again, Meritain Health will be hosting the 11th Annual Bookkeeper/Administration Meetings. The meetings will be July 27th – July 29th, 2011 in 3 locations in the general vicinity of Effingham, Rend Lake, and Fairview Heights.

In addition to Meritain Health, representatives from Express Scripts/ScripWorld, HealthLink, UniView, Lincoln Financial, and American Fidelity will be present to discuss their individual services and products. In coming days, an invitation will be sent to each of the participating Employers in the Egyptian Trust.

As in the past, the meetings are open to all Bookkeepers, Superintendents, Business Managers, and Human Resources Personnel who wish to learn more about the Trust and the products and services offered by the Egyptian Trust. We look forward to another successful year of participation at these very important meetings.

**Vendor/Consultant
Websites/Phone**

Health

View your protected
claims and eligibility and
more at:

www.myMeritain.com

Member Services Phone
800-844-7979 or
800-828-6922

Prescription Drugs

View your protected
prescription drug claims
history and more at:

www.express-scripts.com

Member Services Phone
800-451-6245

Egyptian Trust

View information about
Egyptian Trust, programs
offered by the Trust,
historical newsletters,
and more at:

www.egtrust.org

HealthLink Providers

Find a Tier 1 or Tier 2
Participating Provider,
create a Customized
Directory, and more at:

www.healthlink.com

Member Services Phone
800-624-2356

Delta Dental

View your protected
claims and eligibility and
more at:

www.deltadentalil.com

Member Services Phone
800-323-1743

UniView Vision Plan

To find a participating
Uniview provider go to:

www.unicare.com

Member Services Phone
888-884-8428

Lincoln Financial Group

Member Services Phone
800-423-2765

Egyptian Trust Member Website – www.egtrust.org

Following is a screen print of the home page of www.egtrust.org. This website has been designed with both the Employer Groups and YOU, THE EMPLOYEE in mind. **THIS SITE IS USED TO KEEP YOU, THE EMPLOYEE INFORMED AND EDUCATED ABOUT YOUR CURRENT BENEFITS AND ANY UPCOMING CHANGES. THIS SITE IS UPDATED ON A VERY REGULAR BASIS-WE ENCOURAGE YOU TO CHECK IT OFTEN.** In addition to quarterly Newsletters, meeting notices, and administrative forms, the site includes the contact information for all of the vendors who contract to provide services to the Participating Employers of the Egyptian Trust, information about the services they provide including Benefit Summaries and forms to properly enroll in any of those programs, and much, much more. We're confident you will find all of the necessary information within the site.

Please Note:

The January 1, 2011 Plan Document has been recently updated and posted to this site!

**EGYPTIAN AREA SCHOOLS
EMPLOYEE BENEFIT TRUST**

HOME
SERVICE LINKS
MEMBERSHIP INQUIRY
ADMINISTRATIVE FORMS
PARTICIPATING DISTRICTS

HIPAA
NEWSLETTERS
NEW HIRE PACKET
EXECUTIVE COMMITTEE

ABOUT US
PLAN DOCUMENT
BENEFITS SUMMARY
VOLUNTARY BENEFITS
PARTICIPATING DISTRICT NOTICES

Upcoming Important Dates

2011 Schedule of Meetings
March 16, 2011
Executive Committee

May 4, 2011
Executive Committee & Board of Managers

Dependent Status Forms Due September 1st

Coming Soon...

We will be adding a section to the Egyptian Trust website:

“More Bang For Your Buck”

This will highlight areas where you, the member, can achieve the deepest savings and make the most of your hard earned dollar. Check the website often at www.egtrust.org to keep informed of all the benefits offered to you as a participant in one of the Egyptian Trust Health Plans.

Meritain Health Employee Administration Tools

By registering at www.myMERITAIN.com you, the employee, covered spouse, and covered dependent have access to all of your personal health claims information and enrollment information for all programs you are enrolled in through the Egyptian Area Schools Employee Benefit Trust. Following are instructions to register:

Log into the member Web site from www.myMERITAIN.com. If you are a first time user, click on the "Create a new user account" link.

1. On the "Member Registration" page, enter
2. Member ID. This is the ID number from your member ID card.

Date of birth
First and last name
Zip code
Group number (found on your ID card)
E-mail address

3. After you enter this information, click "Next".
4. On the second 'Member Registration' page, enter:

Username	Password
Secret Question	Secret Answer
Email address	

5. The 'Verify Information' page will open. Please check all information for accuracy. When you are finished, click "Finish Registration."
6. Click the "Click here" to Log In with your new account link to log into your member Web site.

Once you have registered at www.myMERITAIN.com you will see the following



Become empowered by registering and you will have the ability to access Health Tools, Health and Wellness Links, compare costs of common health care services, view your enrollment and health and dental claims information, print individual Explanation of Benefits (EOB's), and much more!

[A Message from the Trust](#) [Retirement, Medicare and the Egyptian Trust Health Insurance](#)

In the coming weeks Meritain Health will be sending a communication directly to those members who are identified in our enrollment system as a Retired Employee. In addition, Meritain Health will send the communication directly to the Superintendent to be distributed to all employees who may be affected (those who may be retiring this year). The communication will address your health insurance options if you are in one of the following categories:

- Retired Non-Certified Staff (Aides, Cooks, Custodians, Bus Drivers, Secretaries, etc) drawing an IMRF Pension with Egyptian Trust Health Insurance
- Active Non Certified Staff Retiring 2011
- Retired Certified Teachers and Administrators drawing a TRS Pension with Egyptian Trust Health Insurance
- Active Certified Staff Retiring 2011

While all Retired Employees are eligible to remain covered by the Egyptian Trust Health Plan, the intent of the information is to make you aware of all of your options for health insurance coverage.

Those who may decide to change to the TRS plan or Medicare supplement plan may continue to have the voluntary dental and vision insurance plan through the Egyptian Trust if they currently have that coverage. The information that will be provided to you concerning the benefit and premium comparisons is our interpretation and understanding. We strongly recommend that you do your own research by talking with a local insurance agent or using the Medicare web site to make your own comparisons prior to making your decision. Remember - The annual Benefit Choice Period for the TRS health insurance plan is May 1 through May 31, 2011 for those who have already retired. TRS will not notify you of this opportunity to enroll in a TRS health insurance plan. You will need to contact them to request information be sent to you.

Express Scripts

Pharmacy Benefit Program Changes Effective January 1, 2011

As a reminder, the Egyptian Trust Board of Managers met on November 8, 2010 and approved a change in the prescription card program **EFFECTIVE JANUARY 1, 2011**. In particular, the program was changed to allow 90 day maintenance prescriptions to be filled at retail pharmacies participating in the Express Scripts Maintenance Drug Network (MDN), in addition to continuing to allow these fills through Home Delivery. The co-pays for those maintenance medications filled at a participating Express Scripts MDN pharmacy will be slightly higher than those filled through Home Delivery (see the chart below). The reason for the change was twofold.

- First, employees in Egyptian Trust member school districts and cooperatives expressed concern at being required to fill their maintenance medications through Home Delivery or pay a double co-pay for a 30 day fill.
- Secondly, local pharmacists expressed concerns about the amount of business they were losing while pointing out that they support their local schools both financially and with time commitments, and also pointing out that they are a resource for the local employee who needs help with their medications and those who have questions. Although projected savings for the Trust's pharmacy benefit program will be somewhat less than what was originally designed, the membership felt it was important to continue to work with and allow retail pharmacies the opportunity to participate within the Express Scripts Maintenance Drug Network (MDN).

The benefit design change that became effective **JANUARY 1, 2011** included:

1. All maintenance medications may be filled on a 90 day basis through Home Delivery or the Express Scripts MDN network of pharmacies. Most of the pharmacies in our communities are already a part of the MDN network. Local pharmacies that are not part of the MDN network will have the opportunity to sign a contract with Express Scripts to join the MDN network. Pharmacies who are not currently contracted under the Express Scripts MDN network can contact the Contracting Department at 866-296-9943 to request a MDN network contract. The MDN pharmacies agree to accept lower reimbursements from Express Scripts in order to participate in the Maintenance Drug Network.
2. Egyptian Trust members will continue to have the option to fill the first two months of a maintenance medication at any local retail pharmacy for the normal 30 day co-pay. After the first two fills of a maintenance medication each fill afterward will be required to be a 90 day fill at either an MDN pharmacy or through Home Delivery. **Please Note: Members will not have the option of buying a 30 day supply of maintenance drugs at any retail pharmacy by paying double the normal 30 day co-pay.** Members can continue to buy up to a 30 day supply of any covered medication that is not a maintenance medication and is not a specialty medication at any retail pharmacy.
3. The co-pay for a 90 day fill at the MDN pharmacy is higher than the Home Delivery co-pay. Past practice by covered employees has seen the vast majority of generic maintenance prescriptions filled on a 30 day basis, indicating members have been paying three normal 30 day prescription co-pays. The proposed 90 day MDN co-pay for generic drugs is the equivalent of three 30 day retail co-pays and is needed to help offset the higher discounts the Trust receives for mail order versus retail fills.

The 90 day co-pay for brand formulary and non-formulary medications is higher at MDN pharmacies than through Home Delivery for the same reason.

The co-pays effective January 1, 2011 are as follows:

Platinum and Gold Plans	Retail 30 day supply	MDN Retail 90 day supply Maintenance drugs after first 2 fills	Home Delivery up to 90 day supply
Generic	\$12	\$36	\$30
Preferred Brand	\$25	\$85	\$55
Non-Preferred Brand	\$40	\$130	\$100
Injectables	Copay plus 3%	Copay plus 3%	Copay plus 3%

Silver and Bronze Plans	Retail 30 day supply (no change)	MDN Retail 90 day supply Maintenance drugs after first 2 fills	Home Delivery up to 90 day supply (no change)
Generic	\$12	\$36	\$30
Preferred Brand	\$30	\$85	\$70
Non-Preferred Brand	\$45	\$130	\$110
Injectables	Copay plus 3%	Copay plus 3%	Copay plus 3%

The following pages list the most commonly used maintenance medications and is subject to change. This list does not guarantee coverage is provided for all of the drugs included on the following list. Please be sure to review your benefits materials or call Express Scripts at 800-451-6245 to see if a particular drug is covered. You may get started with Home Delivery by contacting Express Scripts at 866-841-5482 to speak to a patient care advocate or you may also visit the website at www.starhomedelivery.com. Home Delivery also provides you with the "Bill Me Later" option for your convenience. Refer to pages 7 and 8 of this newsletter to take advantage of the "Bill Me Later" option.



Express Scripts Maintenance Medications

This is not an all-inclusive list of maintenance medications, and it is subject to change at least quarterly or more frequently in Express Scripts' discretion. Not all of the drugs listed are covered by all prescription-drug benefit programs; check your benefit materials and formulary for the specific drugs covered and the copayments for your prescription-drug benefit program. For specific questions about your coverage, please call the phone number printed on your ID card.

For the member: Generic medications contain the same active ingredients as their corresponding brand-name medications, although they may look different in color or shape. They have been FDA-approved under strict standards.

For the physician: Please prescribe preferred products and allow generic substitutions when medically appropriate. Thank you.

<p>A</p> <p>ACCOLATE ACCUPRIL ACCURETIC acebutolol ACEON ACIPHEX ACTIGALL ACTIVELLA ACTONEL (5, 35, 75 & 150 MG) ACTONEL WITH CALCIUM ACTOPLUS MET ACTOPLUS MET XR ACTOS ACTRON ADALAT CC ADVAIR DISKUS ADVAIR HFA ADVICOR ADVIL AEROBID AEROBID-M afeditab cr AGGRENOL AGRYLIN albuterol syrup albuterol tablets ALDACTAZIDE ALDACTONE ALESSE ALEVE allopurinol ALORA ALPHAGAN P ALTACE ALTOPREV ALVESCO amantadine AMARYL amiloride amiloride hctz aminobenzate potassium aminophylline amiodarone amlodipine anagrelide ANAPROX ANGELIQ ANSAID ANTARA APIDRA APLENZIN APPEAREX APRESOLINE apri APRISO aranelle ARAVA ARICEPT ARICEPT TABLETS</p>	<p>ARMOUR THYROID ARTHROTEC ASACOL & HD ASMANEX ATACAND ATACAND HCT atenolol atenolol/ chlorthalidone atropine ophthalmic ATROVENT HFA AVALIDE AVANDAMET AVANDARYL AVANDIA AVAPRO aviane AVODART AXID AYGESTIN AZILECT AZMACORT AZOPT AZOR AZULFIDINE AZULFIDINE ENTAB</p> <p>B</p> <p>baclofen balziva BANZEL BD AUTOSHIELD PEN NEEDLE BD PEN NEEDLE benazepril benazepril-hctz BENICAR BENICAR HCT BETAGAN BETAPACE BETAPACE AF betaxolol eye drops betaxolol tablets BETIMOL BETOPTIC S BIDIL biotin bisoprolol bisoprolol/hctz BONIVA BRETHINE TABLETS BREVICON brimonidine BROVANA bumetanide BUMEX TABLETS bupropion bupropion er bupropion sr bupropion xl BUSPAR buspirone BYETTA</p>	<p>BYETTA PEN NEEDLE BYSTOLIC</p> <p>C</p> <p>cabergoline CADUET CALAN CALAN SR calcitriol (capsules & oral solution) CALOMIST camila CANASA CAPOTEN CAPOZIDE captopril captopril/hctz CARAFATE carbidopa levodopa CARDENE SR CARDIZEM CD CARDIZEM LA CARDIZEM SR CARDIZEM TABLETS CARDURA CARDURA XL CARNITOR SOLUTION CARNITOR TABLETS carteolol cartia xt CATAPRES CATAPRES-TTS CELEBREX CELEXA CELONTIN CENESTIN cesia chlorothiazide chlorpropamide chlorthalidone cholestyramine cholestyramine light cilostazol cimetidine citalopram CLIMARA CLIMARA PRO CLINORIL clonidine CLORPRES COGNEX COLESTID colestipol COMBIGAN COMBIPATCH COMTAN CORDARONE COREG COREG CR CORGARD CORTEF CORZIDE COSOPT</p>	<p>COVERA-HS COZAAR CRESTOR cromolyn nebulizer cryselle CUPRIMINE CYCLESSA CYCLOGYL CYCLOMYDRIL cyclopentolate CYMBALTA CYTOMEL CYTOTEC</p> <p>D</p> <p>DANTRIUUM dantrolene DAPSONE DAYPRO DDAVP (solution, spray & tablets) DEMADEX DEMULEN DEPEN DEPLIN DEPLIN TABLETS desmopressin (solution, spray & tablets) DESOGEN DESYREL DETROL DETROL LA DIABETA DIABINESE DIAMOX diclofenac tablets DIDRONEL DIFIL-G diflunisal digoxin DILACOR XR DILANTIN DILATRATE-SR DILEX-G diltia xt diltiazem capsules diltiazem er diltiazem tablets dilt-xr DIOVAN DIOVAN HCT DIPENTUM dipivefrin dipyridamole disopyramide DITROPAN DITROPAN XL DIURIL SUSPENSION DIVIGEL DOLOBID doxazosin DULERA INHALER</p>	<p>DYAZIDE dy-g dylx DYNACIRC DYNACIRC CR dyphylline gg DYRENIUM</p> <p>E</p> <p>EDECIN TABLETS eemt EFFEXOR EFFEXOR XR EFFIENT ELDEPRYL ELIXOPHYLLIN EMSAM PATCHES ENABLEX enalapril enalapril/hctz ENDURON ENJUVIA enpresse ergoloid mesylates errin essian ESTRACE CREAM ESTRACE TABLETS ESTRADERM estradiol patch estradiol tablets ESTRASORB ESTRATEST ESTRATEST H.S. ESTRING ESTROGEL estrogen- methyltestos d.s. estrogen- methyltestos h.s. estropipate ESTROSTEP FE ETHMOZINE ethosuximide etidronate etodolac EVISTA EVOXAC EXELON EXFORGE EXFORGE HCT</p> <p>F</p> <p>famotidine FELBATOL FELDENE felodipine FEMCON FE FEMHRT FEMRING FEMTRACE fenofibrate</p>	<p>FENOGLIDE fenofen FIBRICOR TABLETS finasteride flavoxate flecainide FLOMAX FLOVENT DISKUS FLOVENT HFA fludrocortisone tablets FLUOR-A-DAY TABLETS FLUORIDEX SENSITIVITY fluoxetine flurbiprofen flvoxamine folic acid FORTAMET ER fortical FOSAMAX FOSAMAX PLUS D fosinopril fosinopril-hctz furosemide furosemide solution</p> <p>G</p> <p>gabapentin GABITRIL GEL-KAM (rinse and gel) GELNIQUE gemfibrozil glimepiride glipizide glipizide er glipizide xl glipizide-metformin GLUCOPHAGE GLUCOPHAGE XR GLUCOTROL GLUCOTROL XL GLUCOVANCE GLUMETZA glyburide glyburide micro glyburide-metformin GLYNASE GLYSET guanabenz guanfacine</p> <p>H</p> <p>HECTOROL homatropine eye drops HUMALOG HUMULIN hydalazine hydra-zide</p>	<p>hydrochlorothiazide hydrocortisone tablets hydroxychloroquine HYTRIN HYZAAR</p> <p>I</p> <p>ibuprofen IMDUR indapamide INDERAL LA INDERIDE INNOPRAN INSPIRA INSULIN PEN NEEDLE INSULIN SYRINGES/ NEEDLE INTAL INHALER INTAL NEBULIZER IOPIDINE ipratropium ISMO ISOCHRON ISOPTIN SR ISOPTO ATROPINE ISOPTO CARBACHOL ISOPTO CARPINE ISOPTO HOMATROPINE ISOPTO HYOSCINE ISORDIL TABLETS (not sublingual) isosorbide tablets (not sublingual) isoxsuprine isradipine ISTALOL</p> <p>J</p> <p>JALYN JANUMET JANUVIA jay-phyl jolesa jolvette junel junel fe</p> <p>K</p> <p>KAOCHLOR KAON-CL KAPIDEX kariva KAY CIEL K-DUR kelnor KEMADRIN KEPPRA & XR KERLONE ketoprofen</p>
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(continued)

This is not an all-inclusive list of maintenance medications, and it is subject to change at least quarterly or more frequently in Express Scripts' discretion.

Brand-name drugs are listed in CAPITAL letters. Generic drugs are listed in lower case letters. Most generics are available at the lowest copayment.

Let Express Scripts help you get started with Home Delivery by logging on to our web site at www.StartHomeDelivery.com.

klor-con
K-LYTE
K-LYTE/CL
KRISTALOSE
K-TAB

L

labetalol tablets
LANOXICAPS
LANOXIN
LANTUS
LASIX TABLETS
leena
leflunomide
LESCOL
LESCOL XL
lessina
LEVATOL
LEVEMIR
LEVLEN
levobunolol
levocarnitine
(solution &
tablets)
levora
levothroid
levothyroxine
levoxyl
LEXAPRO
LEXCEL
LIALDA
LIPITOR
lisinopril
lisinopril-hctz
LIVALO
LO/OVRAL
LODINE
LODINE XL
LOESTRIN
LOESTRIN FE
LOFIBRA
LOPID
LOPRESSOR
LOPRESSOR HCT
LOSEASONIQUE
TABLETS
LOTENSIN
LOTENSIN HCT
LOTREL
LOTRONEX
lovastatin
LOVAZA
low-ogestrel
LUFYLLIN
LUFYLLIN-GG
LUMIGAN
LUMIGAN EYE DROPS
lutea
LUVOX CR
LYBREL

M

MARPLAN
MAVIK
MAXZIDE
meclofenamate
medroxy-
progesterone
meloxicam
MENEST
MENOSTAR
MERIBIN
MESTINON
METAGLIP

metaproterenol
(syrup & tablets)
metformin
metformin er
methazolamide
methimazole
methotrexate tablets
methyclothiazide
methyldopa
methyldopa/hctz
metipranolol
metolazone
metoprolol tablets
metoprolol-hctz
MEVACOR
mexiletine
MEXITIL
MIACALCIN
NASAL SPRAY
MICARDIS
MICARDIS HCT
microgestin
microgestin fe
MICRO-K
MICRONASE
MICRONOR
MICROZIDE
MINIPRESS
MINITRAN
minoxidil tablets
MIRAPEX
MIRAPEX ER
MIRCETTE
MIRENA
misoprostol
MOBIC
MODICON
moexipril
MONOKET
mononessa
MONOPRIL
MONOPRIL HCT
MOTRIN
MULTAQ
MURCOLL-2
mydral
MYDRIACYL
MYSOLINE

N

nabumetone
nadolol
nail-ex
NALFON
NALFON CAPSULES
NAMENDA
NAPRELAN
NAPRELAN CR
NAPROSYN
naproxen
NARDIL
NASCOBAL
NATAZIA
nateglinide
nature-throid
NATURETIN
necon
nefazodone
NEPTAZANE
NEURONTIN
NEUTRA-PHOS-K
NEXIUM
niacin
NIASPAN
nicardipine

nifedipine
nifedipine er
nitro-bid
NITRO-DUR
nitroglycerin
(capsules,
ointment &
patches)
nitro-time
nizatidine
nora-be
NORDETTE
norethindrone
NORINYL
NORMODYNE
NORPACE
NORPACE CR
NOR-Q-D
nortrel
NORVASC
NOVOLIN
NOVOLOG
NUVARING

O

OGEN TABLETS
ogestrel
OMACOR
omeprazole
omeprazole dr
ONGLYZA
OPTIPRANOLOL
ORTHO EVRA
ORTHO MICRONOR
ORTHO TRI-CYCLEN
ORTHO
TRI-CYCLEN LO
ORTHO-CEPT
ORTHO-CYCLEN
ORTHO-EST
ORTHO-NOVUM
ORTHO-PREFEST
ORUDIS
ORUDIS KT
OVCON
OVRAL
oxaprozin
oxybutynin

P

PACERONE
panfil g
pantoprazole tablets
papaverine capsules
PARCOPA
PARNATE
paroxetine
PAXIL
PAXIL CR
PEGANONE TABLETS
PENNSAID
PENTASA
pentolair
pentoxifylline
PEPCID AC
PEPCID SUSPENSION
PEPCID TABLETS
PERSANTINE
PEXEVA
PHENYTEK
phenytoin
PHOS-FLUR
(rinse and gel)

PHOSPHOLINE
IODIDE
pilocarpine
eye drops
PILOPINE HS
pindolol
piroxicam
PLAQUENIL
PLAVIX 75 MG
PLENDIL
PLETAL
portia
POTABA
potassium chloride
potassium citrate
potassium gluconate
PRANDIMET
PRANDIN
PRAVACHOL
pravastatin
prazosin
PRECOSE
PREFEST
PREMARIN CREAM
PREMARIN TABLETS
PREMPHASE
PREMPRO
PREVACID
PREVACID NAPRAPAC
prevalite
PREVIDENT (booster,
gel, plus, rinse &
sensitive paste)
previfem
PRILOSEC
PRIMAQUINE
primidone
PRINIVIL
PRINZIDE
PRISTIQ
probenecid
procainamide
PROCANBID
PROCARDIA
PROCARDIA XL
PROGLYCEM
PROMETRIUM
PRONESTYL
propafenone
PROPINE
propranolol
propranolol/hctz
propylthiouracil
PROSCAR
PROTONIX
PROVENTIL TABLETS
PROVERA
PROZAC
PROZAC WEEKLY
PULMICORT
PULMICORT
FLEXHALER
pyridostigmine
tablets

Q

quasense
QUESTRAN
QUESTRAN LIGHT
quinapril
quinaretic
QUINIDEX
quinidine gluconate
quinidine sulfate
QVAR

R
ranitidine capsules
ranitidine tablets
RAPAFLO CAPSULES
RAZADYNE
RAZADYNE ER
reclipsen
RELAFEN
REQUIP
REQUIP XL
reserpine
RESTASIS
RHEUMATREX
RIDAURA
RIOMET
ROCALTROL
RYTHMOL
RYTHMOL SR

S

SANCTURA
SANCTURA XR
SARAFEM
SAVELLA
SEASONALE
SEASONIQUE
SECTRAL
selegiline
SEREVENT DISKUS
sertraline
SERZONE
SIMCOR
SIMCOR TABLETS
simvastatin
SINEMET
SINEMET CR
SINGULAIR
SKELID
sodium fluoride
(tabs, chew tabs,
drops & lozenges)
sodium fluoride rinse
solia
sorine
sotalol
sotalol af
SPIRIVA
spironolactone
spironolactone/hctz
sprintec
sronyx
SSKI
STALEVO
STARLIX
STIMATE
sucralfate
SULAR
sulfasalazine
sulindac
SYMBICORT
SYMLIN
syntest d.s.
SYNTHROID

T

TAGAMET TABLETS
TAMBOCOR
tamsulosin hcl
capsules
TAPAZOLE
TARKA
TASMAR
taztia xt

TEKAMLO TABLETS
TEKTURNA
TEKTURNA HCT
TENEX
TENORETIC
TENORMIN
terazosin
terbutaline tablets
TEVETEN
TEVETEN HCT
THALITONE
THEO-24
theochron
THEO-DUR
theophylline
(capsules &
tablets)
thyroid
THYROLAR
THYROSAFE
TIAZAC
TICLID
ticlopidine
TILADE

timolol ophthalmic
timolol tablets
TIMOPTIC
TIMOPTIC-XE
TIOSINT
tizanidine
tolazamide
tolmetin
TOPAMAX
TOPROL XL
torsemide
TOVIAZ
TRANDATE
trandolapril
tranylcypromine
TRAVATAN
TRENAL
Trexall
triamterene / hctz
TRIBENZOR TABLETS
TRICOR
TRIGLIDE
TRILEPTAL
TRI-LEVLEN
TRILIPIX
trinessa
TRI-NORINYL
TRIPHASIL
tri-previfem
tri-sprintec
trivora
tropicacyl
tropicamide
TRUSOPT
TWINSTA TABLETS

U

ULORIC
UNIPHYL
UNIRETIC
unithroid
UNIVASC
UNIVASC
UROCIT-K
UROXATRAL
URSO
URSO FORTE
ursodiol

V

VAGIFEM
VALTURNA
VASERETIC
VASOTEC
velivet
venlafaxine
VENLAFAXINE ER
verapamil capsules
verapamil tablets
VERELAN
VERELAN PM
VESICARE
VICTOZA
VIMOVO
VIVELLE
VIVELLE-DOT
VOLTAREN 1% GEL
VOLTAREN TABLETS
VOLTAREN-XR
VOSPIRE
VYTORIN

W

WELCHOL
WELLBUTRIN
WELLBUTRIN SR
WELLBUTRIN XL
westhroid

X

XALATAN

Y

YASMIN
YAZ
YOCON
YODEFAN
EXPECTORANT
yohimbine

Z

ZANAFLEX
ZANTAC (capsules,
syrup & tablets)
ZARONTIN
ZAROXOLYN
ZEBETA
ZEGERID
ZELAPAR
zemplar
zenchen
ZERVAX
ZESTORETIC
ZESTRIL
ZETIA
ZIAC
ZOCOR
ZOLOFT
ZONEGRAN
zonisamide
zovia
ZYFLO
ZYLOPRIM

This is not an all-inclusive list of maintenance medications, and it is subject to change at least quarterly or more frequently in Express Scripts' discretion.

Brand-name drugs are listed in CAPITAL letters. Generic drugs are listed in lower case letters. Most generics are available at the lowest copayment.

Let Express Scripts help you get started with Home Delivery by logging on to our web site at www.StartHomeDelivery.com.



Home Delivery with



Increasing the Value of the Pharmacy Benefit



NOW MORE THAN EVER, plan sponsors must drive out waste and support better health outcomes through their pharmacy benefit. Home Delivery from the Express Scripts Pharmacy helps deliver both. With our new **Bill Me Later**® payment option, we've made the transition to Home Delivery convenience and savings easier for members. In fact, 74% of members say they would switch to Home Delivery if they could pay for orders over time.

Bill Me Later Benefits

Of course, we've always offered a variety of payment options, including check, money order or credit cards: VISA®, MasterCard®, American Express® and Discover®. Now, we've partnered with Bill Me Later to offer:

- **Special financing offers such as "No Payments for 6 Months".**
- **Sign up and approval in just seconds.**
- **No wallet. No wait. No worries (All members need to do is supply the last four-digits of their Social Security Number and their date of birth and accept the terms).**
- **A name members trust (More than four million consumers have used Bill Me Later on popular consumer Websites).**

How Bill Me Later Works

Your members may have wanted to try the ease and convenience of Home Delivery but hesitated to order a 90-day supply. Now they can. And it's so easy.

- | | | | |
|--|---|---|--|
| <p>STEPS 1</p> <p>Members can begin the Bill Me Later registration process by visiting Express-Scripts.com or through a patient care advocate.</p> | <p>2</p> <p>Enter date of birth and last four-digits of Social Security Number and accept the terms.</p> | <p>3</p> <p>A quick credit check is performed and members receive approval results in seconds.</p> | <p>4</p> <p>Eligible members can enjoy the Bill Me Later payment option when ordering through the web, interactive voice response or a patient care advocate.</p> |
|--|---|---|--|

Choose Home Delivery and Give Members More Options

Home Delivery from the Express Scripts Pharmacy is the chosen delivery channel for plan sponsors looking for optimal health outcomes, uncompromising safety standards and member satisfaction in a pharmacy benefit. Through Bill Me Later, members can realize even more value and savings.

Bill Me Later Facts at a Glance

- The required credit check takes just seconds.
- Orders of \$150 or more are eligible for "No Payments for 6 Months".
- Qualifying customers pay no interest if balance is paid in full within the promotional period.
- Customers can also use Bill Me Later for purchases under \$150.

Bill Me Later® Frequently Asked Questions

Q1. What is Bill Me Later?

A1. Bill Me Later is a new third-party payment option that Express Scripts accepts as a form of payment over the Web and phone. Express Scripts will accept Bill Me Later®, MasterCard®, Visa®, Discover® and Amex®.

Q2. How do members sign up for a Bill Me Later account?

A2. Members can sign up right on the Express Scripts Website or through an Express Scripts Patient Care Advocate. Simply choose Bill Me Later as the payment method at checkout, answer a few quick questions, accept the terms and that's it. Approval only takes a few seconds. Members will then receive a bill in the mail directly from Bill Me Later. There is no sign up prior to making a purchase, and there is no sign-up fee.

Q3. What is Express Scripts special offer with Bill Me Later?

A3. Orders that are at least \$150 qualify for "No Payments for 6 Months". Members will receive monthly statements for purchases but they will not be required to make a payment until the billing statement following the promotional expiration date. Members can make payments at any time during the promotional period. If the member pays for the purchase in full by the promotional expiration date, they will not be billed finance charges. Otherwise, finance charges will be billed from the transaction date.

Q4. Is there an annual fee?

A4. No. There is no annual fee for using Bill Me Later.

Q5. What is the annual percentage rate?

A5. **The annual percentage rate is 19.99%. The minimum interest charge is \$2.** Of course, members can choose to pay their entire balance by the payment due date and pay no interest charges.

Q6. Does Bill Me Later protect members from liability for unauthorized charges?

A6. Yes. Bill Me Later provides "zero fraud liability" protection; the same protection provided by most major credit cards. This means members are not responsible for unauthorized charges. And Bill Me Later has been designed with other features to help protect against unauthorized use of their account. Member identity is validated with top-of-mind information, such as date of birth and the last four digits of their Social Security Number. This means there is no account number that can be lost or stolen.

Q7. What does "Subject to Credit Approval" mean?

A7. Bill Me Later is a credit account that members can use to make purchases. CIT Bank will review and consider their credit report and other credit-related information prior to approval. Creditworthiness is determined by CIT Bank.

Q8. Are members' credit reports reviewed every time they make a purchase?

A8. CIT Bank does not review their credit report for each transaction. However, their credit report may be reviewed for some transactions and periodically to provide members with the maximum buying power possible.

Q9. Will members have a credit line and how much is it?

A9. CIT Bank does not issue a credit line. To enhance their convenience, security and buying power, CIT Bank approves and extends credit for each transaction.

Q10. Where else can members use Bill Me Later?

A10. Bill Me Later is available at more than 1,000 online stores, catalogs and travel partners. A complete list of the retailers that accept Bill Me Later is provided on the Bill Me Later Website at www.billmelater.com.

Q11. How can members contact Bill Me Later to find out more about this payment method?

A11. Members may visit the Bill Me Later Website at www.billmelater.com. Members may also view the Bill Me Later Terms and Conditions including the Privacy Policy at this site.



Bill Me Later® is subject to credit approval as determined by the lender, WebBank, Salt Lake City, Utah and is available to US customers who are of legal age in their state of residence. The Bill Me Later account is available for web and phone orders. Visit Express-Scripts.com for important terms.