



## **Egyptian Area Schools Benefit Trust**

Frequently asked questions about the transition to Blue Cross and Blue Shield of Illinois (BCBSIL) and Prime Therapeutics<sup>1</sup> Prescription Drug Program

Q: When does the transition take effect?

A: March 1, 2019.

Q: Are my benefits changing with the move to Blue Cross and Blue Shield of Illinois?

A: The Trust's benefits will change only to add back the out-of-network benefit levels in effect before September 1, 2017. All other benefits of current plans, deductibles, coinsurance percentages and out-of-pocket maximums will not change. You can feel confident about being a member of a medical plan that gives you access to doctors and hospitals across the U.S. and around the world through the PPO network.

Q: Where can I find my Schedule of Benefits that will become effective March 1, 2019?

A: You may find this information at [www.egtrust.org](http://www.egtrust.org) under Medical Benefits.

Q: Does BCBSIL offer online information about my claims and benefits?

A: Yes. After you receive your new member ID card, go to [www.bcbsil.com](http://www.bcbsil.com) and register for Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>), the secure member website. Through BAM, you can locate in-network providers, access claims, confirm coverage and deductible information, print and request additional ID cards and much more.

Q: When will members receive their identification cards (member ID cards) from BCBSIL?

A: BCBSIL is scheduled to mail member ID cards directly to Trust members' homes beginning February 23, 2019. Two ID cards are provided for Family coverage and/or Member and Spousal coverage. Individual coverage members will receive one ID card. As a reminder, only the subscriber's name will appear on the member ID card, but all members covered on the policy will use the same cards.

Starting February 1, 2019, and after you have registered as a member, you can call the Benefits Value Advisor (BVA) at **855-686-8517** or log in to BAM to order additional or replacement cards.

Q: Will members receive a separate pharmacy identification card from Prime Therapeutics?

A: No, the BCBSIL member ID card should be used for both medical services and when filling a prescription. Members should present the new ID card at their first doctor, hospital or pharmacy visit on or after March 1, 2019.

Q: Since the plan is changing to BCBSIL in the middle of a plan year, will I get credit for the deductible and out-of-pocket amounts I have incurred in 2019?

A: Yes, your network deductible and out-of-pocket amounts will be credited for any expenses applied to your 2019 medical and prescription drug plan. BCBSIL will receive files from HealthSCOPE<sup>2</sup> and provide credit throughout the remainder of the 2019 plan year. You can also submit your most recent explanation of benefits (EOB) to BCBSIL to receive the applicable deductible and/or out-of-pocket credit. Call a Benefits Value Advisor to ask about the credit. As of February 1, 2019, a BVA can be reached at **855-686-8517** weekdays from 8 a.m. to 6 p.m. CT.

Q: What if I'm already in treatment when I enroll and my provider isn't in the network?

A: BCBSIL will work with you to provide the most appropriate care for your medical situation, especially if you are pregnant or receiving treatment for a serious illness. You may still be able to see your out-of-network provider for a period of time at the network level. To continue receiving network benefits you must call the Benefits Value Advisor at **855-686-8517** to apply for this continued benefit.

Q: Is the Egyptian Area Trust prescription drug program changing?

A: Yes. Because of the move to BCBSIL, the Egyptian Area Trust's prescription drug plan administrator will change to Prime Therapeutics. However, the prescription drug benefits are not changing with the exception of formulary changes described later in this document.

Q: How can I find out if my doctors and pharmacies participate in the networks?

A: Prior to March 1, 2019, log in to [www.bcbsil.com](http://www.bcbsil.com) or [www.myprime.com](http://www.myprime.com) and search as a "guest." Beginning March 1, 2019 you can register at these sites for more personalized search results.

Q: Do I need to get new prescriptions from my doctors?

A: For any prescription drug refills, Prime Therapeutics will work with Express Scripts (ESI)<sup>2</sup> so members with open refills do not have to get new prescriptions. Remember to present your member ID card to your pharmacist when you fill prescriptions on or after March 1, 2019.

Q: How do I determine if my prescriptions are covered by Prime Therapeutics and at what formulary level?

A: The Trust will be using Prime's Balanced Drug List as the formulary beginning July 1, 2019. You can review the Balanced Drug List by going to: <https://www.bcbsil.com/PDF/rx/rx-list-bal-il-2019.pdf>. For a transition period

of March 1 to June 30, the Trust will use a broader formulary. During this period all FDA-approved drugs will be covered at the generic, preferred brand or specialty copay levels. Non-preferred brand copays will not be charged in these four months. During this transition period Prime will notify members by mail if their preferred medication with ESI is considered a non-preferred drug with Prime. Prime will assist members and their doctors if a medication needs to be changed to the Prime formulary list. Scripts filled on or after July 1 will be covered as generic, preferred brand, non-preferred brand or specialty drugs as classified on the Balanced Drug List, with the corresponding copays. This means you may pay a higher copay after June 30 for the same drug. If you are starting a new prescription, please review the Balanced Drug List with your physician.

Q: What if I'm taking a prescription drug that is excluded by Prime Therapeutics?

A: The medication will deny at the point of sale. The member can reach out to their doctor for an alternative medication. Members will be notified by mail during the transition period if their medication with ESI is considered an exclusion with Prime.

Q: CVS will no longer be a network pharmacy **beginning March 1, 2019**. How will my prescriptions be paid if I choose to continue using CVS?

A: The benefits claim for the prescription will be rejected at the CVS pharmacy and you will be responsible for paying the entire cost of the drug at point of sale. Impacted members will receive a letter from Prime, and you can also access **myprime.com** to find a network pharmacy near you. If you still have open refills with CVS, a network pharmacy will generally be happy to request a transfer of the script from CVS so you can fill the script at the network pharmacy.

Q: I am taking a prescription that requires prior authorization through the Express Scripts program. How will this drug be treated by Prime Therapeutics? Will this prescription need to be approved by Prime?

A: Prime is working with Express Scripts to load a prior authorization file into the Prime system for most drugs that have this requirement. Please note that some medications, such as controlled substances or compounds, will require a new prior authorization.

Q: What is AllianceRx Walgreens Prime?

A: AllianceRx Walgreens Prime<sup>3</sup> is a central specialty and home delivery pharmacy service that was formed by Walgreens and Prime Therapeutics. They are available 24/7 and offer tools and resources to provide exceptional care to patients.

Q: What is home delivery?

A: If you are taking a covered, maintenance (or long-term) medicine, consider using the home delivery pharmacy service, AllianceRx Walgreens Prime. With home delivery, you enjoy the ease of having your maintenance medicines delivered anywhere in the U.S., and you could save time and money.

You may continue to fill your maintenance medications at a participating 90-day retail pharmacy, but you will pay a higher copay.

To start using the home delivery pharmacy service after March 1, 2019, visit **[www.alliancerxwp.com/home-delivery](http://www.alliancerxwp.com/home-delivery)**. Click “register now” to create an account and follow the steps. Or, you can call **877-357-7463** for assistance. Your doctor can send a new prescription electronically to AllianceRx Walgreens Prime or fax the prescription to **800-332-9581** after you have created an account.

Note: If you have an existing account at **[www.walgreens.com](http://www.walgreens.com)**, you can use the same log in information.

Q: What is a specialty pharmacy or specialty medication?

A: Specialty medicines are used to treat conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. These prescriptions are U.S. FDA-approved to be self-administered (taken outside of a doctor’s office or hospital by you in your

home), but must be filled through AllianceRx Walgreens Prime to avoid paying higher out-of-pocket costs. The Balanced Drug List indicates which drugs are specialty and which require prior authorization. You are allowed one grace fill at a local retail pharmacy. After the first fill you must use AllianceRx Walgreens Prime for Specialty Medications. Prescriptions will be denied at any other pharmacy after the first fill.

Please Note: Specialty medicines that must be administered to you by a health care professional may be covered under your BCBSIL medical plan benefits. See your medical plan materials for details.

To start using AllianceRx Walgreens Prime for your specialty prescriptions, or for more information, visit [alliancerxwp.com/specialty-pharmacy](http://alliancerxwp.com/specialty-pharmacy)<sup>4</sup> or call **877-627-6337**.

Q: Will my specialty prescriptions be transferred to the new specialty pharmacy?

A: Prime is working with ESI to receive an open refill file to transfer specialty prescriptions to AllianceRx Walgreens Prime.

<sup>1</sup> Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSIL to provide pharmacy benefit management and related other services. BCBSIL, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

<sup>2</sup> HealthSCOPE and Express Scripts are independent companies that contract directly with Egyptian Area Schools Benefit Trust. They do not provide Blue Cross and Blue Shield of Illinois products and services and are solely responsible for the products and services they provide.

<sup>3</sup> Prime Therapeutics has an ownership interest in AllianceRx Walgreens Prime, a central specialty pharmacy and home delivery company.

<sup>4</sup> The BCBSIL specialty pharmacy network includes AllianceRx Walgreens Prime as well as other in-network specialty pharmacies for select specialty drugs. Members may be responsible for the full cost of the specialty drug for not using an in-network specialty pharmacy.