

**EGYPTIAN AREA SCHOOLS  
EMPLOYEE BENEFIT TRUST**



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Consultants

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**DATE:** November 9, 2010  
**TO:** **All Board of Managers Members, District Superintendents and Bookkeepers**  
**FROM:** Matt Klosterman, Chair, Jeff Dosier, Vice-Chair  
Tom Dahncke and Leo Hefner, Consultants to the Trust  
**RE:** **Pharmacy Benefit Changes Approved**

The Egyptian Trust Board of Managers met yesterday, 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 make 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).

A more complete explanation of this change will be published in the Trust's Newsletter, which will be published in the coming weeks. All member districts and cooperatives are highly encouraged to direct covered employees and dependents to the Newsletter to help answer their questions.

The benefit design change that will become effective JANUARY 1, 2011 includes:

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. 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.

- The prescription card co-pays will be adjusted as shown below. The co-pay for a 90 day fill at the MDN pharmacy will be 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 will also be higher at MDN pharmacies than through Home Delivery for the same reason. This is not any different than what most private insurance plans require. There is usually a lower co-pay for mail order 90 day prescriptions than through local retail.

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

<b>Platinum and Gold Plans</b>	<b>Retail 30 day supply (no change)</b>	<b>MDN Retail 90 day supply Maintenance drugs after first 2 fills</b>	<b>Home Delivery up to 90 day supply (no change)</b>
<b>Generic</b>	\$12	<b>\$36</b>	\$30
<b>Preferred Brand</b>	\$25	<b>\$85</b>	\$55
<b>Non-Preferred Brand</b>	\$40	<b>\$130</b>	\$100
<b>Injectables</b>	Copay plus 3%	Copay plus 3%	Copay plus 3%

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

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