

Summer 2012

1109 Hartman Lane Suite 202 Shiloh IL 62221

In This Issue

- 12th Annual Bookkeeper Administration Meetings
- Message to Egyptian
 Trust Members
- Changes

September 1, 2012

- Coordinated
 Health/Care Program
- o Premium Rates
- o Health Plan Changes
- Prescription Drug Plan
 Changes
- CVSC Performance
 Drug List
- CVSC 2012 Formulary
 Exclusion List
- Caremark Retail 90
 OON
- Voluntary Dental Plan Changes
- Voluntary Vision Plan Changes
- Consult-A-Doctor

12th Annual Bookkeeper/Administration Meetings SAVE THE DATE !

Save the dates for the 12th Annual Bookkeeper/Administration Meetings coming up July 25th – July 27th. Again, the meetings will be hosted by Meritain Health with participation from all of the Egyptian Trust vendors including ScripWorld, HealthLink, UniView, Lincoln Financial, and American Fidelity. The Wednesday meeting held in Effingham in the past will now be held in Pana. The Thursday and Friday meetings will again be held in Rend Lake and Fairview Heights, respectively.

Attendance by the employer groups is very important as we address upcoming benefit enhancements and changes. While the Egyptian Trust website is regularly updated with important information, the Egyptian Trust relies on the employer groups to communicate necessary information to the covered membership.

In addition to regular updates and Q and A sessions, we will be discussing the **NEW** COORDINATED HEALTH/CARE PROGRAM and the **NEW** PRESCRIPTION DRUG PROGRAM in detail. If you have not yet reserved your spot please do so by completing and returning the invitation as soon as possible. We look forward to visiting with you soon!

Message to Egyptian Trust Members

There are several upcoming changes to the Egyptian Trust Health Plans, Voluntary Dental Plans, and Voluntary Vision Plan beginning September 1, 2012. It is important that you carefully review the information contained in this newsletter as you prepare to make changes to the plans or type of coverage you enroll in during the upcoming open enrollment period. Please pay special attention to the change in the Prescription Drug Program. While the changes will affect some of the covered membership, there are procedures in place to assist you with a smooth transition.

Changes September 1, 2012

COORDINATED HEALTH/CARE PROGRAM

Coordinated Health/Care is a program that directs all of your questions and concerns to a single staff of Care Coordinators. This team of warm and caring medical and benefits professionals will help you, your family, and your physicians work together to ensure you get the most out of your benefits. The Care Coordinators will help you with questions about your benefits and claims issues, and help you take better care of yourself. You won't have to call multiple phone numbers to get all of your questions answered. Instead, any healthcare question can be directed to a single toll-free number and website.

You can expect to receive more information about this program (including new ID cards) via U.S. mail delivery to your home address.

Vendor/Consultant Websites/Phone

Health

View your protected claims and eligibility and more at:

www.myMeritain.com

Member Services Phone 800-844-7979

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

PREMIUM RATES

A premium rate increase of 8.5% will become effective September 1, 2012. The following reflects the current rates and the rates that will become effective September 1, 2012. The rates include \$10,000 of Basic Life insurance.

	Platinum Plan		Gold Plan Silv		Silve	r Plan	Bronze Plan	
	Current	2012-13	Current	2012-13	Current	2012-13	Current	2012-13
Employee	\$632	\$686	\$571	\$620	\$493	\$535	\$420	\$456
EE + Spouse	\$1,305	\$1,416	\$1,178	\$1,278	\$1,022	\$1,109	\$864	\$938
EE + Children	\$1,260	\$1,368	\$1,136	\$1,232	\$985	\$1,069	\$848	\$920
Family	\$1,405	\$1,524	\$1,266	\$1,374	\$1,100	\$1,194	\$933	\$1,012

HEALTH PLAN CHANGES

OFFICE VISIT COPAYS

In order to facilitate appropriate use of specialists, the specialist office visit copay will be reduced to \$30 (currently \$40) when you obtain a referral from your primary care physician. This will apply to Tier 1 and Tier 2 provider charges. Tier 3 and Tier 4 providers will remain subject to the calendar year deductible and coinsurance as outlined in your Summary of Benefits.

You are not required to have a primary care physician or required to obtain a referral, but will benefit from the lower copay if you do obtain a referral from your primary care physician.

PREVENTIVE CARE BENEFITS

Additional preventive services for women will be covered at 100%, including female contraceptives, as required by Health Care Reform federal law.

PRESCRIPTION DRUG PROGRAM CHANGES

On September 1, 2012 your pharmacy network will be **CVS Caremark**. Please review the following information about the network change. <u>You may need to take action</u>.

• Retail Network

The CVS Caremark network is a larger network than the current Express Scripts network and includes Walgreens. There are 28 retail pharmacies used by the Trust membership that are not currently in the CVS Caremark network. A list of those pharmacies is posted on the Egyptian Trust website at <u>www.egtrust.org</u> under "NEW September 1, 2012" and is also included on the following pages of this newsletter. Those pharmacies are now being contacted and invited to join the CVS Caremark network.

Home Delivery and Specialty Pharmacy

If you are currently using home delivery through Express Scripts or Curascript specialty pharmacy, your prescriptions with any remaining refills as of September 1, 2012, will be transferred to CVS Caremark. **NOTE: You will be required to call Caremark to confirm information in your member profile before Caremark will be able to dispense any refills.**

• <u>Step Therapy and Prior Authorizations</u>

There are differences in the Caremark Step Therapy and Prior Authorization programs. If you are currently taking a drug that has been approved through the Step Therapy or Prior Authorization program through Express Scripts those drugs will continue to be approved through the Caremark program.

• Formulary

There are differences in the Express Scripts and Caremark formularies of preferred drugs. It has been determined that about 4% of members will be negatively affected because drugs that are preferred under the Express Scripts formulary will be non-preferred or excluded with the Caremark program. If you are a member who will be adversely affected by this change, you will be contacted prior to the September 1, 2012 effective date to explain your alternatives. The 2012 CVS Caremark Performance Drug List is included on the following pages of this newsletter. It may also be accessed on Home Page of the Egyptian Trust website www.egtrust.org under "NEW September 1, 2012".

• Excluded Drugs

There are a few drugs completely excluded from the Caremark program. This means they will not be covered by the Plan unless a clinical exception is approved. For each of the excluded drugs there is a generic equivalent or other drug that is equally appropriate from a clinical perspective. The exclusions are expected to affect about 180 members, a majority of whom use Humalog and/or Humulin insulin. Novolog and Novolin are the formulary alternatives to these drugs. Freestyle test strips and kits are also excluded. Accu-check and Onetouch strips and kits are the formulary alternatives. Caremark will provide free glucometers to assist members in changing to the formulary strips. Members who are affected by the exclusions will be contacted before September 1, 2012 to explain their alternatives. The complete list of excluded drugs is included on the following pages of this newsletter. It may also be accessed on Home Page of the Egyptian Trust website <u>www.egtrust.org</u> under "NEW September 1, 2012".

• Decrease Silver and Bronze Plan Copays for Brand Drugs

- The 30 day retail copays will decrease from \$30 to \$25 for preferred brand drugs and from \$45 to \$40 for non-preferred brand drugs on September 1, 2012.
- Home Delivery 90 day copays will decrease from \$70 to \$55 for preferred brand drugs and from \$110 to \$100 for non-preferred brand drugs.
- Maintenance Drug Network (MDN) 90 day maintenance drug copays for generic, preferred and non-preferred drugs for the Silver and Bronze Plans will remain the same since they are currently the same as those for the Platinum and Gold Plans.

Following is a chart indicating the prescription drug copays for all Health Plans as of September 1, 2012.

All 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%

Performance Drug List

The **CVS Caremark Performance Drug List** is a guide within select therapeutic categories for clients, plan members and health care providers. **Generics should be considered the first line of prescribing**. If there is no generic available, there may be more than one brand-name medicine to treat a condition. These preferred brand-name medicines are listed to help identify products that are clinically appropriate and cost-effective. Generics listed in therapeutic categories are for representational purposes only. This is not an all-inclusive list. This list represents brand products in CAPS and generic products in lowercase *italics*.

PLAN MEMBER

Your benefit plan provides you with a prescription benefit program administered by CVS Caremark. Ask your doctor to consider prescribing, when medically appropriate, a preferred medicine from this list. Take this list along when you or a covered family member sees a doctor.

Please note:

- Your specific prescription benefit plan design may not cover certain products or categories, regardless of their appearance in this document.
- You may be responsible for the full cost of non-formulary products that are excluded from coverage.
- For specific information regarding your prescription benefit coverage and copay¹ information, please visit www.caremark.com or contact a CVS Caremark Customer Care representative.
- CVS Caremark may contact your doctor after receiving your prescription to request consideration of a drug list product or generic equivalent. This may result in your doctor prescribing, when medically appropriate, a different brand-name product or generic equivalent in place of your original prescription.
- Any brand drug for which a generic product becomes available may be designated as a non-preferred product.

ANALGESICS

§ NSAIDs diclofenac meloxicam naproxen

§ NON-NARCOTIC ANALGESICS tramadol tramadol ext-rel

VISCOSUPPLEMENTS SYNVISC SYNVISC-ONE

ANTI-INFECTIVES

ANTIBACTERIALS

§ CEPHALOSPORINS cefaclor

cefdinir cephalexin SUPRAX

§ ERYTHROMYCINS /

MACROLIDES azithromycin clarithromycin clarithromycin ext-rel erythromycins

§ FLUOROQUINOLONES

ciprofloxacin ext-rel ciprofloxacin tablet levofloxacin AVELOX CIPRO SUSPENSION

§ PENICILLINS

amoxicillin amoxicillin-clavulanate dicloxacillin penicillin VK

§ TETRACYCLINES

doxycycline hyclate minocycline tetracycline

§ ANTIFUNGALS

fluconazole itraconazole terbinafine tablet

ANTIVIRALS § HERPES AGENTS acyclovir valacyclovir

§ INFLUENZA AGENTS

amantadine rimantadine RELENZA TAMIFLU

§ MISCELLANEOUS

clindamycin metronidazole nitrofurantoin sulfamethoxazoletrimethoprim

HEALTH CARE PROVIDER

Your patient is covered under a prescription benefit plan administered by CVS Caremark. As a way to help manage health care costs, authorize generic substitution whenever possible. If you believe a brand-name product is necessary, consider prescribing a brand name on this list.

Please note:

- Generics should be considered the first line of prescribing.
- This drug list represents a summary of prescription coverage. It is not inclusive and does not guarantee coverage.
- The member's prescription benefit plan may have a different copay for specific products on the list.
- Unless specifically indicated, drug list products will include all dosage forms.
- Log in to www.caremark.com to check coverage and copay information for a specific medicine.

CARDIOVASCULAR

§ ACE INHIBITORS fosinopril lisinopril quinapril ramipril

§ ACE INHIBITOR / DIURETIC COMBINATIONS

fosinoprilhydrochlorothiazide lisinoprilhydrochlorothiazide quinapril-

hydrochlorothiazide

§ ANGIOTENSIN II RECEPTOR ANTAGONISTS / DIURETIC COMBINATIONS

losartan / losartanhydrochlorothiazide BENICAR / BENICAR HCT DIOVAN / DIOVAN HCT MICARDIS / MICARDIS HCT

ANGIOTENSIN II RECEPTOR ANTAGONIST / DIRECT RENIN INHIBITOR COMBINATIONS VALTURNA

ANTILIPEMICS

§ BILE ACID RESINS cholestyramine

WELCHOL

CHOLESTEROL ABSORPTION INHIBITORS ZETIA

§ FIBRATES

fenofibrate TRICOR TRILIPIX

simvastatin

§ HMG-CoA REDUCTASE INHIBITORS atorvastatin lovastatin pravastatin



CRESTOR LIPITOR

NIACINS / COMBINATIONS NIASPAN SIMCOR

§ BETA-BLOCKERS

atenolol carvedilol metoprolol metoprolol succinate ext-rel nadolol propranolol propranolol ext-rel BYSTOLIC COREG CR

§ CALCIUM CHANNEL BLOCKERS

amlodipine diltiazem ext-rel nifedipine ext-rel verapamil ext-rel

§ CALCIUM CHANNEL BLOCKER / ANTILIPEMIC COMBINATIONS

amlodipine-atorvastatin

§ DIGITALIS GLYCOSIDES digoxin

DIRECT RENIN INHIBITORS / DIURETIC COMBINATIONS TEKTURNA /

TEKTURNA HCT

DIRECT RENIN INHIBITOR / CALCIUM CHANNEL BLOCKER COMBINATIONS TEKAMLO

DIRECT RENIN INHIBITOR / CALCIUM CHANNEL BLOCKER / DIURETIC COMBINATIONS AMTURNIDE

§ DIURETICS

furosemide hydrochlorothiazide metolazone spironolactonehydrochlorothiazide torsemide triamterenehydrochlorothiazide

CENTRAL NERVOUS SYSTEM

ANTIDEPRESSANTS

§ SELECTIVE SEROTONIN REUPTAKE INHIBITORS (SSRIs) citalopram fluoxetine paroxetine paroxetine ext-rel sertraline LEXAPRO VIIBRYD

§ SEROTONIN NOREPINEPHRINE REUPTAKE INHIBITORS (SNRIs)² venlafaxine venlafaxine ext-rel CYMBALTA

§ MISCELLANEOUS AGENTS bupropion

bupropion ext-rel mirtazapine trazodone

PRISTIQ

§ HYPNOTICS, NONBENZODIAZEPINES zolpidem zolpidem ext-rel

MIGRAINE

§ SELECTIVE SEROTONIN AGONISTS naratriptan

sumatriptan MAXALT SUMAVEL DOSEPRO ZOMIG

SELECTIVE SEROTONIN AGONIST / NONSTEROIDAL ANTI-INFLAMMATORY DRUG (NSAID) COMBINATIONS TREXIMET

MULTIPLE SCLEROSIS AGENTS AVONEX BETASERON COPAXONE

ENDOCRINE AND METABOLIC

ANDROGENS ANDRODERM

ANDROGEL

ANTIDIABETICS § BIGUANIDES

metformin metformin ext-rel

§ BIGUANIDE / SULFONYLUREA COMBINATIONS alipizide-metformin

DIPEPTIDYL PEPTIDASE-4 (DPP-4) INHIBITORS JANUVIA ONGLYZA DIPEPTIDYL PEPTIDASE-4 (DPP-4) INHIBITOR / BIGUANIDE COMBINATIONS JANUMET KOMBIGLYZE XR

INCRETIN MIMETIC AGENTS

VICTOZA INSULINS APIDRA HUMULIN R U-500 LANTUS LEVEMIR NOVOLIN NOVOLOG

NOVOLOG MIX

INSULIN SENSITIZERS ACTOS

INSULIN SENSITIZER / BIGUANIDE COMBINATIONS ACTOPLUS MET

INSULIN SENSITIZER / SULFONYLUREA COMBINATIONS DUETACT

§ MEGLITINIDES nateglinide PRANDIN

§ SULFONYLUREAS glimepiride glipizide glipizide ext-rel

SUPPLIES ACCU-CHEK STRIPS AND KITS ³ BD INSULIN SYRINGES AND NEEDLES ONETOUCH STRIPS AND KITS ³

CALCIUM REGULATORS § BISPHOSPHONATES

alendronate ACTONEL

BONIVA

§ CALCITONINS calcitonin-salmon

PARATHYROID HORMONES

CONTRACEPTIVES

§ MONOPHASIC ethinyl estradioldrospirenone BEYAZ LO LOESTRIN FE LOESTRIN 24 FE § TRIPHASIC ethinyl estradiolnorgestimate ORTHO TRI-CYCLEN LO

FOUR PHASE

NATAZIA § EXTENDED CYCLE

ethinyl estradiollevonorgestrel LOSEASONIQUE

TRANSDERMAL ORTHO EVRA

Vaginal Nuvaring

ESTROGENS

§ ORAL estradiol estropipate ENJUVIA PREMARIN

§ TRANSDERMAL estradiol EVAMIST VIVELLE-DOT

§ ESTROGEN / PROGESTINS, ORAL estradiol-norethindrone PREMPHASE PREMPRO

FERTILITY REGULATORS

OVULATION STIMULANTS, GONADOTROPINS BRAVELLE FOLLISTIM AQ

HUMAN GROWTH HORMONES NORDITROPIN

§ PROGESTINS, ORAL medroxyprogesterone PROMETRIUM

SELECTIVE ESTROGEN RECEPTOR MODULATORS EVISTA

§ THYROID SUPPLEMENTS levothyroxine SYNTHROID

GASTROINTESTINAL

§ H₂ RECEPTOR ANTAGONISTS ranitidine

§ PROTON PUMP INHIBITORS lansoprazole omeprazole omeprazole-sodium bicarbonate capsule pantoprazole DEXILANT NEXIUM

GENITOURINARY

§ BENIGN PROSTATIC HYPERPLASIA alfuzosin ext-rel doxazosin finasteride tamsulosin terazosin AVODART RAPAFLO

§ URINARY ANTISPASMODICS

oxybutynin oxybutynin ext-rel trospium DETROL DETROL LA ENABLEX GELNIQUE VESICARE

HEMATOLOGIC

§ ANTICOAGULANTS warfarin COUMADIN PRADAXA XARELTO

IMMUNOLOGIC AGENTS

BIOLOGIC DISEASE-MODIFYING AGENTS ENBREL HUMIRA

RESPIRATORY

ANAPHYLAXIS TREATMENT AGENTS EPIPEN EPIPEN JR

§ ANTICHOLINERGICS SPIRIVA

§ ANTICHOLINERGIC / BETA AGONIST COMBINATIONS

ipratropium-albuterol inhalation solution COMBIVENT

BETA AGONISTS, INHALANTS § SHORT ACTING

albuterol PROAIR HFA PROVENTIL HFA VENTOLIN HFA



Your specific prescription benefit plan design may not cover certain products or categories, regardless of their appearance in this document. For specific information, visit www.caremark.com or contact a CVS Caremark Customer Care representative.

LONG ACTING

ARCAPTA NEOHALER FORADIL SEREVENT

§ LEUKOTRIENE RECEPTOR ANTAGONISTS zafirlukast

SINGULAIR

§ NASAL ANTIHISTAMINES azelastine ASTEPRO

§ NASAL STEROIDS flunisolide fluticasone triamcinolone NASONEX

VERAMYST

STEROID / BETA AGONIST COMBINATIONS ADVAIR DULERA SYMBICORT

§ STEROID INHALANTS budesonide inhalation

suspension ALVESCO ASMANEX FLOVENT PULMICORT FLEXHALER QVAR

TOPICAL

DERMATOLOGY

§ ACNE adapalene benzoyl peroxide clindamycin solution clindamycin-benzoyl peroxide erythromycin-benzoyl peroxide tretinoin ACANYA DIFFERIN DUAC EPIDUO RETIN-A MICRO

VELTIN

CORTICOSTEROIDS

§ Low Potency *desonide hydrocortisone*

§ Medium Potency

mometasone

§ High Potency desoximetasone fluocinonide

triamcinolone

§ Very High Potency clobetasol

OPHTHALMIC

§ BETA-BLOCKERS, NONSELECTIVE timolol maleate solution BETIMOL

BETA-BLOCKERS, SELECTIVE BETOPTIC S

§ PROSTAGLANDINS latanoprost LUMIGAN TRAVATAN Z

§ SYMPATHOMIMETICS brimonidine 0.2% ALPHAGAN P

Α

ACANYA ACCU-CHEK STRIPS AND KITS³ ACTONEL ACTOPLUS MET ACTOS acyclovir adapalene ADVAIR albuterol alendronate alfuzosin ext-rel ALPHAGAN P ALVESCO amantadine amlodipine amlodipine-atorvastatin amoxicillin amoxicillin-clavulanate AMTURNIDE ANDRODERM ANDROGEL APIDRA ARCAPTA NEOHALER ASMANEX ASTEPRO atenolol atorvastatin AVELOX AVODART AVONEX azelastine azithromycin

В

BD INSULIN SYRINGES AND NEEDLES BENICAR BENICAR HCT benzoyl peroxide BETASERON BETIMOL BETOPTIC S BEYAZ BONIVA BRAVELLE brimonidine 0.2% budesonide inhalation suspension bupropion bupropion ext-rel BYETTA BYSTOLIC

С

calcitonin-salmon carvedilol cefaclor cefdinir cephalexin cholestyramine CIPRO SUSPENSION ciprofloxacin ext-rel ciprofloxacin tablet citalopram clarithromycin clarithromycin ext-rel clindamycin clindamycin solution clindamycin-benzoyl peroxide clobetasol COMBIVENT COPAXONE COREG CR COUMADIN CRESTOR CYMBALTA

D

desonide desoximetasone DETROL DETROL LA DEXILANT diclofenac dicloxacillin DIFFERIN digoxin diltiazem ext-rel DIOVAN DIOVAN HCT doxazosin doxycycline hyclate DUAC DUETACT DULERA

QUICK REFERENCE DRUG LIST

E

ENABLEX **ENBREL ENJUVIA EPIDUO EPIPEN EPIPEN JR** erythromycin solution erythromycin-benzoyl peroxide erythromycins estradiol estradiol-norethindrone estropipate ethinyl estradioldrospirenone ethinyl estradiollevonorgestrel ethinyl estradiolnorgestimate **EVAMIST EVISTA**

F

fenofibrate finasteride FLOVENT fluconazole flunisolide fluocinonide fluoxetine fluticasone FOLLISTIM AQ FORADIL FORTEO fosinopril fosinoprilhydrochlorothiazide furosemide

G

GELNIQUE glimepiride glipizide glipizide ext-rel glipizide-metformin

Η

HUMIRA HUMULIN R U-500 hydrochlorothiazide hydrocortisone

ipratropium-albuterol inhalation solution itraconazole

J

JANUMET JANUVIA

K

KOMBIGLYZE XR

L

lansoprazole LANTUS latanoprost LEVEMIR levofloxacin levothyroxine LEXAPRO LIPITOR lisinopril lisinopril hydrochlorothiazide LO LOESTRIN FE LOESTRIN 24 FE losartan losartanhydrochlorothiazide LOSEASONIQUE lovastatin LUMIGAN

Μ

MAXALT medroxyprogesterone meloxicam metformin ext-rel metolazone metoprolol succinate ext-rel metronidazole MICARDIS MICARDIS HCT minocycline mirtazapine mometasone

Ν

nadolol naproxen naratriptan NASONEX NATAZIA nateglinide NEXIUM NIASPAN nifedipine ext-rel nitrofurantoin NORDITROPIN NOVOLIN NOVOLOG NOVOLOG MIX NUVARING

0

omeprazole omeprazole-sodium bicarbonate capsule



Your specific prescription benefit plan design may not cover certain products or categories, regardless of their appearance in this document. For specific information, visit www.caremark.com or contact a CVS Caremark Customer Care representative. ONETOUCH STRIPS AND KITS ³ ONGLYZA ORTHO EVRA ORTHO TRI-CYCLEN LO oxybutynin oxybutynin ext-rel

Ρ

pantoprazole paroxetine ext-rel penicillin VK PRADAXA PRANDIN pravastatin PREMARIN PREMPHASE PREMPRO PRISTIQ PROAIR HFA PROMETRIUM propranolol

propranolol ext-rel PROVENTIL HFA PULMICORT FLEXHALER

Q

quinapril quinaprilhydrochlorothiazide QVAR

R

ramipril ranitidine RAPAFLO RELENZA RETIN-A MICRO rimantadine

S

SEREVENT sertraline SIMCOR simvastatin SINGULAIR SPIRIVA spironolactonehydrochlorothiazide sulfamethoxazoletrimethoprim sumatriptan SUMAVEL DOSEPRO SUPRAX SYMBICORT SYNTHROID SYNVISC SYNVISC-ONE

Т

TAMIFLU tamsulosin TEKAMLO TEKTURNA TEKTURNA HCT terazosin terbinafine tablet tetracycline timolol maleate solution torsemide tramadol tramadol ext-rel TRAVATAN Z trazodone tretinoin TREXIMET triamcinolone triamterenehydrochlorothiazide TRICOR TRILIPIX trospium

V

valacyclovir VALTURNA VELTIN venlafaxine venlafaxine ext-rel VENTOLIN HFA VERAMYST verapamil ext-rel VESICARE VICTOZA VIIBRYD VIVELLE-DOT

W

warfarin WELCHOL

X

XARELTO

Ζ

zafirlukast ZETIA zolpidem zolpidem ext-rel ZOMIG

	PREF	ERRED	ALTERNA	IVES LIST
--	------	-------	----------------	------------------

DRUG NAME(S)	PREFERRED ALTERNATIVE(S)*	DRUG NAME(S)	PREFERRED ALTERNATIVE(S)*	
ACIPHEX	lansoprazole, omeprazole, omeprazole- sodium bicarbonate capsule, pantoprazole, DEXILANT, NEXIUM	BENZIQ	adapalene, clindamycin solution, clindamycin- benzoyl peroxide, erythromycin solution, erythromycin-benzoyl peroxide, tretinoin, ACANYA,	
ADVICOR	SIMCOR		DIFFERIN, DUAC, ÉPIDUO, RETIN-A MICRO, VELTIN	
ALORA	estradiol, EVAMIST, VIVELLE-DOT	BREVOXYL	benzoyl peroxide	
ALTOPREV	atorvastatin, lovastatin, pravastatin, simvastatin, CRESTOR, LIPITOR	CARDURA XL	alfuzosin ext-rel, doxazosin, tamsulosin, terazosin, RAPAFLO	
ANGELIQ	estradiol-norethindrone, PREMPHASE, PREMPRO	CENESTIN	estradiol, estropipate, ENJUVIA, PREMARIN	
ARMOUR THYROID	levothyroxine, SYNTHROID	CLINDAGEL	erythromycin solution	
ASCENSIA STRIPS AND KITS	ACCU-CHEK STRIPS AND KITS 3, ONETOUCH STRIPS AND KITS 3	DESQUAM E, DESQUAM X	adapalene, clindamycin solution, clindamycin- benzoyl peroxide, erythromycin solution,	
ATACAND, ATACAND HCT	losartan, losartan-hydrochlorothiazide, BENICAR, BENICAR HCT, DIOVAN, DIOVAN HCT, MICARDIS, MICARDIS HCT		erythromycin-benzoyl peroxide, tretinoin, ACANYA, DIFFERIN, DUAC, EPIDUO, RETIN-A MICRO, VELTIN	
ATELVIA	alendronate, ACTONEL, BONIVA	DORAL	zolpidem, zolpidem ext-rel	
ATROVENT HFA	SPIRIVA	DYNACIRC CR	amlodipine, nifedipine ext-rel	
AVAPRO, AVALIDE	losartan, losartan-hydrochlorothiazide, BENICAR,	EDARBI	losartan, BENICAR, DIOVAN, MICARDIS	
	BENICAR HCT, DIOVAN, DIOVAN HCT, MICARDIS, MICARDIS HCT	EDLUAR	zolpidem, zolpidem ext-rel	
AXERT	naratriptan, sumatriptan, MAXALT, ZOMIG	ESTRASORB	estradiol, EVAMIST, VIVELLE-DOT	
AXIRON	ANDRODERM, ANDROGEL	ESTROGEL	estradiol, EVAMIST, VIVELLE-DOT	
AZELEX	erythromycin solution	FEMTRACE	estradiol, estropipate, ENJUVIA, PREMARIN	
BECONASE AQ	flunisolide, fluticasone, triamcinolone, NASONEX,	FENOGLIDE	fenofibrate, TRICOR, TRILIPIX	
	VERAMYST	FIRST TESTOSTERONE	ANDRODERM, ANDROGEL	
BENZAC AC, BENZAC W	adapalene, clindamycin solution, clindamycin- benzoyl peroxide, erythromycin solution,	FLECTOR	diclofenac, meloxicam, naproxen	
	erythromycin-benzoyl peroxide, tretinoin, ACANYA,	FORTAMET	metformin ext-rel	
	DİFFERİN, DUAC, ÉPİDUO, RETIN-A MICRO, VELTIN	FORTESTA	ANDRODERM, ANDROGEL	
BENZAGEL	adapalene, clindamycin solution, clindamycin-	FOSAMAX PLUS D	alendronate, ACTONEL, BONIVA	
	benzoyl peroxide, erythromycin solution, erythromycin-benzoyl peroxide, tretinoin, ACANYA,	FREESTYLE STRIPS AND KITS ⁴	ACCU-CHEK STRIPS AND KITS ³ , ONETOUCH STRIPS AND KITS ³	
	DIFFERIN, DUAC, EPIDUO, RETIN-A MICRO, VELTIN	FROVA	naratriptan, sumatriptan, MAXALT, ZOMIG	



DRUG NAME(S)	PREFERRED ALTERNATIVE(S)*	DRUG NAME(S)	PREFERRED ALTERNATIVE(S)*
GLUMETZA	metformin ext-rel	RIOMET	metformin ext-rel
HUMALOG	APIDRA, NOVOLOG	ROZEREM	zolpidem, zolpidem ext-rel
HUMALOG MIX 50/50	NOVOLOG MIX 70/30	RYZOLT	tramadol ext-rel
HUMALOG MIX 75/25	NOVOLOG MIX 70/30	SANCTURA XR ⁴	oxybutynin ext-rel, trospium, DETROL, DETROL LA,
HUMULIN	NOVOLIN		ENABLEX, GELNIQUE, VESICARE
INNOPRAN XL	atenolol, carvedilol, metoprolol,	SKELID	
	metoprolol succinate ext-rel, nadolol, propranolol, propranolol ext-rel, BYSTOLIC, COREG CR	STRIANT	
ISTALOL	timolol maleate solution, BETIMOL	SURE-TEST STRIPS AND KITS	ACCU-CHEK STRIPS AND KITS 3, ONETOUCH STRIPS AND KITS 3
LIVALO	atorvastatin, lovastatin, pravastatin, simvastatin,	TESTIM	ANDRODERM, ANDROGEL
LUNESTA	CRESTOR, LIPITOR zolpidem, zolpidem ext-rel	TEVETEN, TEVETEN HCT	losartan, losartan-hydrochlorothiazide, BENICAR, BENICAR HCT, DIOVAN, DIOVAN HCT, MICARDIS,
MAXAIR	PROAIR HFA, PROVENTIL HFA, VENTOLIN HFA		MICARDIS HCT
MENEST	estradiol, estropipate, ENJUVIA, PREMARIN	TOVIAZ	oxybutynin ext-rel, trospium, DETROL, DETROL LA, ENABLEX, GELNIQUE, VESICARE
MENOSTAR	estradiol, EVAMIST, VIVELLE-DOT	TRADJENTA	JANUVIA, ONGLYZA
NEOBENZ MICRO	benzoyl peroxide	TRIAZ	adapalene, clindamycin solution, clindamycin-
OLEPTRO	trazodone		benzoyl peroxide, erythromycin solution, erythromycin-benzoyl peroxide, tretinoin, ACANYA,
OLUX-E	clobetasol propionate foam		DIFFERIN, DUAC, EPIDUO, RETIN-A MICRO, VELTIN
OMNARIS	flunisolide, fluticasone, triamcinolone, NASONEX, VERAMYST		
OXYTROL4	oxybutynin ext-rel. trospium. DETROL, DETROL LA,		
UXTIRUL*	ENABLEX, GELNIQUE, VESICARE	TRUE CARE STRIPS AND KITS, TRUETEST STRIPS AND KITS,	ACCU-CHEK STRIPS AND KITS 3, ONETOUCH STRIPS AND KITS 3
PATANASE	azelastine, ASTEPRO	TRUETRACK STRIPS AND KITS	
PEXEVA	citalopram, fluoxetine, paroxetine, paroxetine ext-rel,	TWINJECT	EPIPEN, EPIPEN JR
	sertraline, LEXAPRO, VIIBRYD	VANOS	clobetasol
PRECISION XTRA STRIPS AND KITS	ACCU-CHEK STRIPS AND KITS 3, ONETOUCH STRIPS AND KITS 3	VYTORIN	atorvastatin, lovastatin, pravastatin, simvastatin, CRESTOR, LIPITOR
PREFEST	estradiol-norethindrone, PREMPHASE, PREMPRO	XOPENEX HFA	PROAIR HFA, PROVENTIL HFA, VENTOLIN HFA
RELION INSULIN	NOVOLIN INSULIN	ZYFLO, ZYFLO CR	zafirlukast, SINGULAIR
RELPAX	naratriptan, sumatriptan, MAXALT, ZOMIG		
RHINOCORT AQUA	flunisolide, fluticasone, triamcinolone, NASONEX, VERAMYST		



You may be responsible for the full cost of certain non-formulary products that are excluded from coverage. Please check with your plan sponsor for more information.

FOR YOUR INFORMATION: Generics should be considered the first line of prescribing. This drug list represents a summary of prescription coverage. It is not inclusive and does not guarantee coverage. Any brand drug for which a generic product becomes available may be designated as a non-preferred product. Specific prescription benefit plan design may not cover certain products or categories, regardless of their appearance in this document. The member's prescription benefit plan may have a different copay for specific products on the list. Unless specifically indicated, drug list products will include all dosage forms. This list represents brand products in CAPS and generic products in lowercase *italics*. Generics listed in therapeutic categories are for representational purposes only. This is not an all-inclusive list. Listed products may be available generically in certain strengths or dosage forms. Dosage forms on this list will be consistent with the category and use where listed. Log in to www.caremark.com to check coverage and copay information for a specific medicine.

* The preferred alternative products in this list are a broad representation within therapeutic categories of available treatment options and do not necessarily represent clinical equivalency. § Generics are available in this class and should be considered the first line of prescribing.

- ¹ Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.
- ² Indicates the proposed mechanism of action, based on the American Psychiatric Association Summary of Treatment Recommendations.
- ³ An Accu-Chek or OneTouch blood glucose meter will be provided at no charge by the manufacturer to those individuals currently using a meter other than Accu-Chek or OneTouch. For more information on how to obtain a blood glucose meter, call toll-free: 1-800-588-4456. Members must have CVS Caremark Mail Service Pharmacy benefits to qualify.
- ⁴ A medical exception process is in place for specific clinical circumstances that may require continued coverage for one of these specific drugs: Freestyle diabetic test strips, Oxytrol and Sanctura XR. If your doctor believes you have a specific clinical need for one of these drugs, he or she should fax a medical exception request to 1-866-443-1172.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information. CVS Caremark may receive rebates, discounts and service fees from pharmaceutical manufacturers for certain listed products. This document contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark. Listed products are for informational purposes only and are not intended to replace the clinical judgment of the prescriber.

©2012 Caremark Rx, L.L.C. All rights reserved. 15045-1-0412 Updated: 03-01-2012

www.caremark.com



Formulary Exclusions

Below is a list of medicines by drug class that will no longer be covered by your plan's drug list. If you continue using one of these drugs after this date, you may be required to pay the full cost.

If you are currently using one of these drugs, ask your doctor to choose one of the generic or brand options listed below.

<i>Category</i> * Drug Class	Formulary Exclusion Drug	Formulary Considerations
Allergies * Nasal Steroids	BECONASE AQ OMNARIS RHINOCORT AQUA	flunisolide spray, fluticasone spray, triamcinolone spray, NASONEX, VERAMYST
Asthma * Beta Agonists, Short-Acting	MAXAIR XOPENEX HFA	PROAIR HFA, PROVENTIL HFA, VENTOLIN HFA
Depression * Antidepressants	OLEPTRO	trazodone
<i>Dermatology</i> * Acne	BREVOXYL NEOBENZ MICRO	benzoyl peroxide
Dermatology * Skin Inflammation and Hives Corticosteroids	OLUX-E	clobetasol propionate foam 0.05%
<i>Diabetes *</i> Biguanides	FORTAMET GLUMETZA RIOMET	metformin ext-rel
<i>Diabetes</i> * Dipeptidyl Peptidase-4 (DPP-4) Inhibitors	TRADJENTA	JANUVIA, ONGLYZA
Diabetes * Insulins	HUMALOG HUMALOG MIX 50/50 HUMALOG MIX 75/25 HUMULIN 70/30 HUMULIN N HUMULIN R NOTE: Humulin U-500 concentrate will not	APIDRA, NOVOLOG NOVOLOG MIX 70/30 NOVOLOG MIX 70/30 NOVOLIN 70/30 NOVOLIN N NOVOLIN R
	be subject to the exclusion and will continue to be covered.	
<i>Diabetes</i> * Supplies	FREESTYLE STRIPS AND KITS ²	ACCU-CHEK STRIPS AND KITS 1, ONETOUCH STRIPS AND KITS 1
<i>Erectile Dysfunction</i> * Phosphodiesterase Inhibitors	LEVITRA	CIALIS, VIAGRA
High Blood Pressure * Angiotensin II Receptor Antagonists	ATACAND EDARBI TEVETEN	losartan, BENICAR, DIOVAN, MICARDIS
High Blood Pressure * Angiotensin II Receptor Antagonist / Diuretic Combinations	ATACAND HCT TEVETEN HCT	losartan-hydrochlorothiazide, BENICAR HCT, DIOVAN HCT, MICARDIS HCT
High Cholesterol * HMG Co-A Reductase Inhibitors (HMGs or Statins)	ALTOPREV LIVALO	atorvastatin, lovastatin, pravastatin, simvastatin, CRESTOR, LIPITOR



<i>Category</i> * Drug Class	Formulary Exclusion Drug	Formulary Considerations
High Cholesterol * HMG Co-A Reductase Inhibitor / Niacin Combinations	ADVICOR	SIMCOR
Overactive Bladder / Incontinence * Urinary Antispasmodics	OXYTROL ² SANCTURA XR ² TOVIAZ	oxybutynin ext-rel, DETROL, DETROL LA, ENABLEX, GELNIQUE, VESICARE
Pain and Inflammation * Nonsteroidal Anti-inflammatory (NSAIDs) / Combinations	ARTHROTEC FLECTOR	diclofenac, meloxicam, naproxen WITH misoprostol, CELEBREX, VIMOVO diclofenac, meloxicam, naproxen
Pain * Non-Narcotic Analgesics	RYZOLT	tramadol ext-rel
Testosterone Replacement * Androgens	AXIRON FORTESTA TESTIM	ANDRODERM, ANDROGEL

List of Formulary Exclusion Drugs							
ADVICOR ALTOPREV ARTHROTEC ATACAND ATACAND HCT AXIRON BECONASE AQ BREVOXYL EDARBI FLECTOR FORTAMET FORTESTA FREESTYLE STRIPS AND KITS ²	GLUMETZA HUMALOG HUMALOG MIX 50/50 HUMALOG MIX 75/25 HUMULIN 70/30 HUMULIN N HUMULIN R LEVITRA LIVALO MAXAIR NEOBENZ MICRO OLEPTRO OLUX-E	OMNARIS OXYTROL ² RHINOCORT AQUA RIOMET RYZOLT SANCTURA XR ² TESTIM TEVETEN TEVETEN HCT TOVIAZ TRADJENTA XOPENEX HFA					

This list represents brand products in CAPS and generic products in lowercase *italics*. This is not an all-inclusive list. Log in to www.caremark.com to check coverage and copay information for a specific drug. Discuss this information with your doctor or health care provider. CVS Caremark assumes no liability for the information provided or for any diagnosis or treatment made in reliance thereon, nor is it responsible for the reliability of the content. This list is subject to change.

Subject to state law restrictions.

- * This list indicates the common uses for which the drug is prescribed. Some drugs are prescribed for more than one condition.
- 1 An Accu-Chek or OneTouch blood glucose meter will be provided at no charge by the manufacturer to those individuals currently using a meter other than Accu-Chek or OneTouch. For more information on how to obtain a blood glucose meter, call toll-free: 1-800-588-4456. Members must have CVS Caremark Mail Service Pharmacy benefits to qualify.
- ² A medical exception process is in place for specific clinical circumstances that may require continued coverage for one of these specific drugs: Freestyle diabetic test strips, Oxytrol and Sanctura XR. If your physician believes you have a specific clinical need for one of these drugs, he or she should fax a medical exception request to 1-866-443-1172.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

CVS Caremark may receive rebates, discounts and service fees from pharmaceutical manufacturers for certain listed products. This document contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark. Listed products are for informational purposes only and are not intended to replace the clinical judgment of the prescriber.

©2012 Caremark Rx, L.L.C. All rights reserved. 106-23862a 0412 Updated: 03-01-2012

www.caremark.com



CVS Caremark Out of Network Pharmacy List

			1			In	
NCPDP	PharmacyName	Address	City	State	Zip	Network?	Reason
1452286	ALTAMONT PHARMACY INC	12 N 3RD ST	ALTAMONT	IL	62411	Ν	Eligible For Solicitation
1413284	BRIGHTON PHARMACY	108 RANSOM ST	BRIGHTON	IL	62012	N	Eligible For Solicitation
1452414	CARLE RX EXPRESS					Ν	Closed
1449330	COPPER BEND PHARMACY	2900 FRANK SCOTT PKWY W STE 92	BELLEVILLE	IL	62223	Ν	Eligible For Solicitation
1468138	DAHNCKE PHARMACY	803 1/2 N 1ST ST	VIENNA	IL	62995	Ν	Eligible For Solicitation
1400617	DICKS PHARMACY	118 S VINE ST	ARTHUR	IL	61911	Ν	Eligible For Solicitation
1443693	EISELES CASEYVILLE PHARMACY INC	200 W LINCOLN AVE	CASEYVILLE	IL	62232	Ν	Eligible For Solicitation
3500659	ELLENDALE PHARMACY	117 MAIN ST	ELLENDALE	ND	58436	Ν	Eligible For Solicitation
1423211	FOX FAMILY PHARMACY	10 MAIN ST	HARDIN	IL	62047	Ν	Eligible For Solicitation
1455559	GABLE FAMILY PHARMACY CO	502 CHESTNUT ST	GREENFIELD	IL	62044	Ν	Eligible For Solicitation
1718393	GLOBAL MEDICAL DIRECT	14309 W 95TH ST	LENEXA	KS	66215	Ν	Eligible For Solicitation
1432638	MIDWESTERN REG MED CTR PHCY	2520 ELISHA AVE	ZION	IL	60099	Ν	Eligible For Solicitation
1447502	MT PULASKI PHARMACY	507 E CHESTNUT ST	MOUNT PULASKI	IL	62548	Ν	Eligible For Solicitation
2622620	PARK PHARMACY	37 DOCTORS PARK	CAPE GIRARDEAU	MO	63703	Ν	Eligible For Solicitation
1453834	PHARMACY PLUS INC	508 N MAIN ST	CARROLLTON	IL	62016	Ν	Eligible For Solicitation
4107327	RHODE ISLAND VILLAGE PHARMACY	1 COMMERCE STREET SUITE B	LINCOLN	RI	2865	Ν	Eligible For Solicitation
1455496	SCHNUCKS PHARMACY	2665 N ILLINOIS ST	SWANSEA	IL	62226	Ν	Eligible For Solicitation
2623507	SCHNUCKS PHARMACY	8800 MANCHESTER RD	BRENTWOOD	MO	63144	Ν	Eligible For Solicitation
2610118	TAYLOR HEALTH CENTER PHARMACY	715 S FLORENCE AVE	SPRINGFIELD	MO	65897	Ν	Eligible For Solicitation
1500049	TERRE HAUTE PRESCRIPTION SHOP	3020 S 7TH ST	TERRE HAUTE	IN	47802	Ν	Closed
1448186	THE PHARMACY	101 N MAIN ST	TUSCOLA	IL	61953	Ν	Eligible For Solicitation
1430444	THE PRESCRIPTION SHOP	221 S STATE ST	JERSEYVILLE	IL	62052	Ν	Eligible For Solicitation
1405213	THE SULLIVAN PHARMACY	102 E HARRISON ST	SULLIVAN	IL	61951	Ν	Eligible For Solicitation
1453416	UNIV OF IL ONCOLOGY PHARM	1801 W TAYLOR ST MC 884	CHICAGO	IL	60612	Ν	Eligible For Solicitation
1485552	VILLA GROVE PHARMACY	2 S MAIN ST SUITE A	VILLA GROVE	IL	61956	N	Eligible For Solicitation
1705764	WAMEGO DRUG STORE	501 LINCOLN ST	WAMEGO	KS	66547	Ν	Eligible For Solicitation
2607197	WHALEYS MEDICAL CTR PHARMACY	1431 SOUTHWEST BLVD	JEFFERSON CITY	MO	65109	Ν	Eligible For Solicitation

VOLUNTARY DENTAL PLAN CHANGES

The new rates for the voluntary Delta Dental program for 2012-2013 are shown below. Please note that the new Low Plan rates are still less than the premiums were in 2007 except for the employee only rate, and that rate is only slightly higher than the rate in 2007. The new High Plan rates range from 7% to 12% higher than the rates in 2007. One benefit change is being included on the High Plan. Effective January 1, 2013, the \$50 annual deductible will now apply to Preventive and Diagnostic Services, the same as the Low Plan.

LOW PLAN

	<u>2007</u>	<u>2010</u>	<u>2012</u>
Employee	\$13.26	\$11.80	\$13.68
Employee + One	\$26.58	\$21.44	\$25.12
Employee + Two or More	\$48.76	\$40.38	\$47.60
HIGH PLAN			
	<u>2007</u>	<u>2010</u>	<u>2012</u>
Employee	\$27.44	\$27.94	\$30.74
Employee + One	\$51.12	\$51.16	\$56.44
Employee + Two or More	\$76.12	\$74.26	\$82.00

*Effective January 1, 2013, the \$50 deductible will apply to Preventive and Diagnostic Services.

VOLUNTARY VISION PLAN CHANGES

The voluntary Uniview Vision Plan rates will increase effective September 1, 2012 and will remain in effect until August 31, 2014. The rates currently in place have been the same for the past four years.

	<u>2008</u>	<u>2012</u>
Employee	\$6.64	\$7.24
Employee + One	\$9.50	\$10.36
Employee + Two or More	\$17.20	\$18.76



The Egyptian Trust will continue to offer the Consult a Doctor program. This program is free of charge to you when vou are enrolled in one of the Health Plans.

At any time of the day or night you may also contact Consult a Doctor to assist you in determining the best course of action. If you are enrolled in one of the Egyptian Trust Health Plans you may consult with a medical doctor via phone or email 24/7.

Common medical concerns that often times may be treated without a visit to your physician:

Cold/Flu •

•

- Bronchitis •
- Allergies Sinus Infections
- •
- Headaches/Migraines
- Stomach Ache/Diarrhea
- Respiratory Infections
- Urinary Tract Infections
- Prescription Refills*and many more

Consult a Doctor is a **FREE** service to you and your family when covered by one of the Egyptian Trust Health Plans.

Benefits of Consult A Doctor:

- 24/7 physician access from anywhere
- Prescription medication

Consult A Doctor Phone: (800) 362-2667 Consult A Doctor Website: www.MyDrConsult.com

- Powerful online health applications
- No limitations on usage

*Consult A Doctor is not health insurance, and does not replace your primary care physician. If you have an emergency medical condition, please dial 911. All services are HIPAA-compliant.

**It is not guaranteed that the doctor will issue a script for prescription medication.