

Detectives' Endowment Association Inc. (Active Members)

Your prescription copayments at a glance

If you need a long-term medication, you may pay less over time by using Express Scripts Pharmacy®. We'll deliver up to a 90-day supply right to you, and standard shipping is free. To learn more about your benefit, log in to **express-scripts.com** and select Benefits Overview from the drop-down menu under Benefits. First-time visitors, please take a moment to register before using this service.

"Family Member Copayment/Coinsurance Levels: *The following copayment/coinsurance levels apply per family unit member until the Fund has spent \$10,000 on an entire family unit in any calendar year on all drugs for that family unit. Once the Fund has spent more than \$10,000 on all drugs in any calendar year for a family unit, the copayment/coinsurance level will be 50% on all drugs for all family unit members."*

Type of drug	Participating Retail Pharmacy Up to a 30-Day Supply	Express Scripts Pharmacy Up to a 90-Day Supply	Specialty Medications
Generic	\$5.00	\$ 5.00	Not Covered
Preferred Brand	25% coinsurance	25% coinsurance	Not Covered
Non-Preferred Brand	50% coinsurance	50% coinsurance	Not Covered

- **Brands with generic equivalents:** If you purchase a brand-name medication at retail or mail when a generic equivalent medication is available, **you will pay the Brand copayment, plus the difference in cost amount between the brand drug and the generic.**

** Please note- Brand Psychotropic and Asthma meds are covered at 45% co-insurance**

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy

As a member, you can go to any of nearly 60,000 retail pharmacies, including most major drugstores. Just ask your retail pharmacy if it's in our network. You can also log in at **express-scripts.com** and select Find a Pharmacy from the menu under Prescriptions.

For long-term prescriptions use Express Scripts home delivery.

If you take long-term (maintenance) medications, such as those used to treat high blood pressure or high cholesterol, Under your plan you can have your doctor send in your prescription to Express Scripts Home Delivery for up to a 90 day supply of medication.

KEEP THIS INFORMATION

If you have any questions after you start using your benefit,
please log in at **express-scripts.com**.

You can also call Member Services at **877-882-3343**

Prior authorization: When is a coverage review necessary?

Some medications are not covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what is on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in at [express-scripts.com](https://www.express-scripts.com) anytime and select Price a Medication from the menu under Prescriptions. Enter your drug name and click Search. On the pricing results page, select "View coverage notes" to see coverage details.

Automatic refills: A convenient way to receive your long-term medications

This program helps you avoid running out of medication and eliminate worry about reordering. Your order is shipped on the next refill date, prior to when the supply from your current fill would run out. To see whether your medications are eligible or to enroll, log in at [express-scripts.com](https://www.express-scripts.com) and select Automatic Refills from the menu under Prescriptions.

Express Scripts manages your prescription plan for your employer.