



# Your Prescription Drug Benefit Plan

**Oxford Health Plans**

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*live life well*

# Welcome!

Oxford Health Plans has chosen Medco Health to manage your prescription drug benefit. Medco Health is the nation's leading pharmacy benefit manager, and we serve the prescription needs of over 65 million Americans. We have developed this brochure to help make your prescription drug benefit easy to use and understand.

Whether you get your medications through a participating retail pharmacy or the **Medco Health Home Delivery Pharmacy Service™** (mail order service), you can confidently rely upon our clinical expertise and state-of-the-art technology.



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# Your prescription drug benefit\*

Medco Health has a comprehensive retail network of nearly 50,000 locations nationwide, including approximately 6,000 in the tri-state area. Major chains include CVS, Eckerd, Genovese, Medicine Shoppe, Stop & Shop, and Wal-Mart.

Please refer to your Summary of Benefits and Certificate of Coverage for detailed information regarding your pharmacy coverage.

\*This information is an overview of your plan sponsor's prescription drug benefit. Please note that benefits and copayments are subject to change by your plan sponsor.

## Your Prescription Drug Formulary

Your prescription drug benefit includes a formulary, which is a list of generic and brand-name drugs that are preferred by your plan. This list includes a wide selection of medications and is preferred because it offers you choice while helping to keep the cost of your prescription drug benefit affordable. The medications on the formulary have been selected by an independent group of doctors and pharmacists for safety and efficacy, and only Food and Drug Administration (FDA) approved medications are included. We may remind your doctor when a formulary medication is available for a medication that is not on your formulary. This may result in a change in your prescription. However, your doctor will always make the final decision on your medication.

You will receive more detailed information about your formulary in a separate mailing. For more information, visit [www.medcohealth.com](http://www.medcohealth.com) or call 1 800 905-0201.

# The Medco Health Home Delivery Pharmacy Service

*Offering you convenience and potential cost savings.*

## For your chronic maintenance prescription needs

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe up to a **90-day supply** for home delivery, plus refills for up to 1 year (as appropriate). You will pay the applicable copayment(s) for each prescription or refill, based upon your plan design. Please refer to your Summary of Benefits and Certificate of Coverage for more information.

Oxford offers members the ability to obtain certain medication within several therapeutic categories of medications through the **Medco Health Home Delivery Pharmacy Service**. Medical conditions for which maintenance medications will be covered through the Home Delivery Pharmacy Service can be found on page 8.

With the Home Delivery Pharmacy Service:

- Your medications are dispensed by one of the pharmacists in Medco Health's network of home delivery pharmacies.
- Medications are shipped to you by standard delivery at no additional cost to you. (Express shipping is available for an added charge.)
- You can track your prescriptions online at [www.medcohealth.com](http://www.medcohealth.com), or by calling Member Services toll-free at **1 800 905-0201**.
- Registered pharmacists are available around the clock for medication consultations.

## Using the Home Delivery Pharmacy Service for the first time

**Ask your doctor to write a new prescription** for up to a 90-day supply, plus refills (if appropriate) for up to 1 year. Prescriptions may be submitted:

- **By mail**—Send the new prescription(s), along with the enclosed "Medco Health Home Delivery Pharmacy Service Order Form" and the appropriate copayment, to Medco Health in the return envelope. For more information, see "Paying for your medication" at the end of this section.

- **By fax**—Ask your doctor to call **1 888 EASYRX1 (1 888 327-9791)** for instructions on how to fax a prescription. Only your doctor may fax a prescription. Please be sure to give your doctor your Oxford Rx Member ID number, which is on your Oxford Member ID card. You will be billed later.

- **Online**—Visit **www.medcohealth.com**. Once you are registered and logged in, scroll to the bottom of the "order center," click on the "request a new prescription from your doctor" link, and follow the on-screen instructions. See the section titled "The Medco Health website" for more information.

**Your medication will be delivered to you within 7 to 11 days after you mail your order.** Orders placed via the Internet or fax may be received even faster. When placing your order, you should have at least a 14-day supply of that medication on hand to hold you over. If you do not have enough medication, you may need to ask your doctor for another prescription for a 14-day supply to be filled at your local participating retail pharmacy.

You can request additional Home Delivery Pharmacy Service order forms and envelopes at **www.medcohealth.com**, or by calling **1 800 905-0201**.

## Refilling your prescription

You can easily refill your home delivery prescriptions online, by telephone, or by mail. Have your Oxford Rx Member ID number (which is on your Oxford Member ID card) and your prescription number for the medication handy. If you choose to pay by credit card, please have that number available as well.

- **Online**—Each time registered users log in to **www.medcohealth.com**, available prescription refills will be displayed in the personalized "order center," as well as within your prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions to check out.

- **By telephone**—Call **1 800 4REFILL (1 800 473-3455)** to use the automated refill system.

- **By mail**—Use the refill order form that will accompany your prescription. Mail it with your copayment to Medco Health in the return envelope.

To make sure that you don't run out of your medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or at **www.medcohealth.com**.

## Paying for your medication

You may pay by Visa®, MasterCard®, Discover®/NOVUS®, American Express®, Diners Club®, or by check or money order. If you prefer to pay for all of your orders by credit card, you can join our automatic payment program by calling **1 800 948-8779** or by enrolling online at [www.medcohealth.com](http://www.medcohealth.com).

## The retail pharmacy service

The retail pharmacy service is most convenient when filling your **short-term prescription needs**. For example, if you need an antibiotic to treat an infection, you can go to one of the many pharmacies that participate in our network. To find out whether a pharmacy participates in our network:

- Ask your retail pharmacist.
- Visit our website at [www.medcohealth.com](http://www.medcohealth.com) and use our online pharmacy locator.
- Call **1 800 905-0201** and use our interactive pharmacy locator.

### Ordering new prescriptions or refills at a participating retail pharmacy:

**Step 1:** Show your Oxford Member ID card at the pharmacy.

**Step 2:** Pay your copayment (the pharmacist will tell you the amount).\*

\*Copayment requirements vary by plan design. Please refer to your Certificate of Coverage for more information.

## The Medco Health website

If you have Internet access, you can visit us online at [www.medcohealth.com](http://www.medcohealth.com), where you'll find convenient, timesaving features. To get the most from our website, click on the "register now" link and have your Oxford Rx Member ID number (which is on your Oxford Member ID card) and a recent prescription number handy. Simply follow the instructions to complete the one-time registration. The next time you visit, you will only need to enter your e-mail address and password to log in.

### **On the website, you can:**

- Order and track the status of your home delivery prescriptions.
- Compare pricing and coverage for brand-name and generic drugs—for both home delivery and retail.
- Review your prescription history and expenses, as well as check and pay balances.
- Look up Oxford Health Plans specific prescription drug benefit guidelines.
- Print Home Delivery Pharmacy Service order forms or request they be mailed to you.
- Request claim forms for prescriptions filled at nonparticipating pharmacies.

### **Other useful website features include:**

- Locating and getting directions to a participating retail pharmacy.
- Receiving e-mail notices so that you can stay informed about your prescription orders and new website features.
- Getting the necessary information about your prescription history and your benefit plan before you visit your doctor.
- Taking charge of your health with health and wellness information, tools, and resources.
- Shopping for nonprescription drugstore items.

## **The generic drug advantage**

Generic drugs may have unfamiliar names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts:

- Have the same active ingredients
- Are manufactured according to the same strict federal regulations

Generic drugs may differ in color, size, or shape, but the FDA requires that the active ingredients have the same strength, purity, and quality as the brand-name alternatives.

Prescriptions filled with generic drugs often have lower copayments. Therefore, you can get the same health benefits at a lower cost. You should ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.

## Protecting your privacy and safety

Medco Health promotes the safe and effective use of medications. When your prescriptions are filled at one of the Medco Health home delivery pharmacies, our pharmacists use the health and prescription information we have on file for you to consider many important clinical factors, including drug selection, dosing, interactions, duration of therapy, and allergies. In addition, information is shared with your participating retail pharmacy. If there is a potential problem, an experienced, registered pharmacist may contact your doctor. If you have any questions about your medications, you can call Member Services at 1 800 905-0201 and talk to one of our pharmacists 24 hours a day, 7 days a week.

We include educational and safety information with every new prescription ordered through the Home Delivery Pharmacy Service. In addition, Medco Health may contact your prescribing doctor to discuss certain clinical factors and benefit management matters. We may also contact you from time to time regarding products and services offered by your plan.

Please note: The dispensing of certain controlled substances and other prescribed drugs is governed by the pharmacist's judgment and dispensing restrictions, such as quantities allowable. Federal law prohibits the return of dispensed controlled substances.

Your privacy is important to us. Medco Health uses the health and prescription information about you and your dependents to administer your plan. This process generally involves reporting the information to the administrator of your health plan. We also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

## Information anytime by telephone

Our interactive telephone service gives you a convenient way to get information or materials.

Before you call, you should have your Oxford Rx Member ID number (which is on your Oxford Member ID card) and any other information you might need, such as your credit card number or your prescription number. For security purposes, you may be asked to enter or speak your 10-digit home **telephone number** or your **Oxford Rx Member ID number** (this information is confidential and will not be shared). You may enter your information on the keypad or use the voice-activated feature.

### Quick reference

By calling **1 800 905-0201**, you can:

- Locate a participating pharmacy (say or press 1)
- Refill a prescription (say or press 2)
- Check the status of an order (say or press 3)
- Request a Home Delivery Pharmacy Service order form, envelope, or claim form (say or press 4)

If you are ordering a refill, be sure to write down your confirmation number after the telephone order is completed in case any questions about your prescription come up later.

# Therapeutic medication categories available through home delivery

Oxford offers Members the ability to obtain certain medications within several therapeutic categories of medications through the Home Delivery Pharmacy Service. Maintenance prescriptions to treat the following chronic medical conditions may be dispensed through the Home Delivery Pharmacy Service:

- Allergic rhinitis
- Alzheimer's disease
- Anxiety disorders
- Benign prostatic hyperplasia
- Chronic cardiovascular disorders
- Chronic gastrointestinal disorders
- Chronic hyperlipidemia
- Chronic obstructive pulmonary disease
- Clotting disorders
- Colitis
- Depression
- Diabetes
- Estrogen/Progestin therapy
- Gastroesophageal reflux disease
- Glaucoma
- Gout
- Hypertension
- Osteoporosis
- Parkinson's disease
- Psychotic disorders
- Seizure disorders
- Thyroid disease

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Additional medications such as contraceptives, children's fluoride vitamins, prenatal vitamins, and certain dermatological drugs may also be available. For more information, please call Medco Health Member Services at 1 800 905-0201 or log on to their web site at **[www.medcohealth.com](http://www.medcohealth.com)**.

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# How to reach us

## **Internet**

You can visit us at **www.medcohealth.com** to:

- Order and track the status of your home delivery prescriptions.
- Check prescription coverage and pricing.
- Request Home Delivery Pharmacy Service order forms and envelopes.
- Locate a participating retail pharmacy and download claim forms.
- Discover a world of health information and much more.

## **Important telephone numbers**

You can reach us at the numbers below.

### **Member Services**

Call Medco Health at **1 800 905-0201** to:

- Request home delivery order forms and envelopes, or retail claim forms.
- Find a participating pharmacy.
- Speak with a Member Services representative.
- Speak with a registered pharmacist.

### **Refilling prescriptions**

To refill a Home Delivery Pharmacy Service prescription using our automated system, call **1 800 4REFILL (1 800 473-3455)**.

### **Doctor faxes**

To fax your prescriptions to the Home Delivery Pharmacy Service, ask your doctor to call **1 888 EASYRX1 (1 888 327-9791)**.

### **Credit card payments**

To arrange credit card payment for all your home delivery prescriptions, call **1 800 948-8779**.

### **TTY**

To access TTY service for hearing-impaired members, call **1 800 759-1089**.

### **Braille**

To request Braille labels for Home Delivery Pharmacy Service prescriptions, call **1 800 905-0201**.

**www.medcohealth.com**

Medco Health manages your pharmacy benefit at the request of Oxford Health Plans.

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