



IU Health Pharmacy Benefits Management (PBM) will implement, maintain, and operate employee pharmacy benefits in 2012. We have been successful in creating additional coordination of care and communication through our on-site PBM operations conducted by IU Health employees. We are here for you and able to answer and address your questions and concerns as they relate to your pharmacy benefits. Our approach in serving both employees and providers is consistent with the IU Health mission of striving for preeminence in healthcare.

Q. How has the prescription drug benefit changed for the 2012 plan year?

A. The most substantial differences are:

- New annual Maximum Out of Pockets that will apply for pharmacy co-pays (except the High Deductible Health Plan, HDHP)
- Salary Tier 1 employees (fulltime <\$32,496 base pay) and enrolled dependents who are diabetic will not have co-pays for most of their diabetic and related medications (such as many blood pressure and cholesterol prescriptions) *does not apply to the HDHP*
- Tier 4 (specialty and biotech drugs) co-pay reduced from \$200 to \$150 for 30-day supply
- Please refer to the 2012 Open Enrollment Guide on Pulse under Human Resources > Benefits & Retirement

Q. What are the Maximum Out of Pockets (MOOPs) for the Pharmacy Co-Pays for the non-HDHP?

A. The new annual MOOPS are \$2000 per member and \$4000 per family

- Maximum Out of Pockets are based on pharmacy copays paid for formulary, covered medications

Q. How are the pharmacy co-pays set up for the HDHP?

- Once the deductible has been met, pharmacy copays are set up to be 20% at the IU Health retail pharmacies and 30% at other pharmacies

Q. Who should I call if I have any pharmacy benefit related questions?

A. If you have pharmacy related questions ranging from copays to prior authorizations to less expensive options and anywhere in between, please call the IU Health Pharmacy Benefits Management Call Center at 317-963-3345 or 877-769-0188. Also be sure to refer to <http://www.healthsmart.com/IUHealthEHP.aspx>.

Q. Which pharmacy should I use?

A. For several years, employees enrolled in an IU Health medical plan have been able to take advantage of the convenience and **lower co-payment amounts offered at IU Health retail pharmacy locations**. Expanded weekday and Saturday hours exist at some locations, and you may choose to have 90-day supplies filled at the convenient sites or to make arrangements for mail order. If you have to fill a prescription at a non-IU Health pharmacy there will be a higher copay.

- For a listing of IU Health pharmacy locations visit: <http://www.healthsmart.com/IUHealthEHP.aspx>

Q. Where can I find the new drug formulary for 2012?

A. All benefit information for the 2012 pharmacy and health benefits including the formulary can be found on the Pulse "Retail Rx/Health Plans" link and the website: <http://www.healthsmart.com/IUHealthEHP.aspx>.

Q. What if I want to start filling my prescriptions at an IU Health pharmacy but have been filling them at a non-IU Health pharmacy in the past?

A. We highly recommend bringing your new prescriptions to an IU Health retail pharmacy.

- Having your new prescriptions on file ahead of time will allow them to be filled whenever you are ready and decrease your wait time.
- Transferring prescriptions is possible and very simple. Call ahead a couple of days for pick up at the IU Health pharmacy of your choice.

Q. What is the Split Tablet program?

A. This is simple way to cut copays in half by paying just 1 copay for a 2-month supply of select medicines by splitting the tablets in half.

- For eligible medications, please see your IU Health pharmacy, <http://www.healthsmart.com/IUHealthEHP.aspx>, or call 317-963-3345 or 877-769-0188.
- In 2012, Crestor, Lexapro, and Lipitor are required to be split, saving up to \$170 annually in copays.
- Upon participating you will receive a free tablet splitter.

Q. What if I want to start filling my prescriptions for 90 days?

A. If you currently have a prescription that is being filled for 30 days, we highly encourage you to switch this to 90 days so that you can maximize your pharmacy benefits.

- In order to do this, the prescription must be written to fill for 90 days. Your physician can call in, e-prescribe, or physically hand to the pharmacy staff new prescriptions written for 90 days.
- To ensure that your prescription can be filled for the requested 90 day supply, please call your IU Health pharmacy ahead one business day. These new prescriptions can be placed on hold at any IU Health pharmacy until you are ready to have them filled.

Q. Where am I able to fill my prescription for 90 days?

A. IU Health pharmacies are able to fill both 30 and 90 day supplies. The IU Health mail order pharmacy is also able to fill 90-day supplies and can be reached at (317) 963-0515 or 800-467-7979.

Q. How do I fill my prescription through the IU Health mail order pharmacy?

A. **Employees can decrease wait times at the pharmacy by ordering medications for delivery by mail with no extra charge.** Delivery typically occurs within 7 to 10 business days. The mail order form can be found at:

<http://www.healthsmart.com/IUHealthEHP.aspx>.

Q. What if I take a Prior Authorization medication and had an approval in 2011?

A. Medications that were approved in 2011 will not expire at the end of the year. Prior Authorization approvals will “roll over” into 2012, and will retain their approval and expiration dates.

- Please call 317-963-3345 or 877-769-0188 with any questions related to prior authorizations.
- For a listing of medications that require a Prior Authorization or Step Therapy, please refer to the formulary and information found on the HealthSmart website: <http://www.healthsmart.com/IUHealthEHP.aspx>

Q. How can I fill a prescription if the IU Health pharmacies are closed?

A. Between the IU Health retail pharmacy hours, including Saturdays and mail order, this should allow most prescriptions to be filled at IU Health pharmacies for the lower copayments. The higher copayments for prescriptions filled at a non-IU Health pharmacies are the responsibility of the patient.

- There are emergency circumstances which require a patient to fill a prescription after hours at a non-IU Health pharmacy, and these will be reviewed on an individual basis. Patients can direct their pharmacy to call 317-963-3345 for assistance during business hours or 888-765-9575 after hours, or fill out a Reimbursement Request Form (available online) and submit it for review.
- If the prescription is deemed to be an emergency situation, then prescription charges in excess of the in-network copayment will be reimbursed to the patient.
- Refills for medications treating chronic conditions are expected to be planned in advance, filled at IU Health retail pharmacies only, and will not be deemed as an emergency fill.