

Pharmacy Benefit Overview

State of New Mexico Health Care Authority - State Health Benefits



Express Scripts Pharmacy Benefit Services

We deliver pharmacy benefits that benefit you by:



Providing safe and efficient access to affordable prescription medication

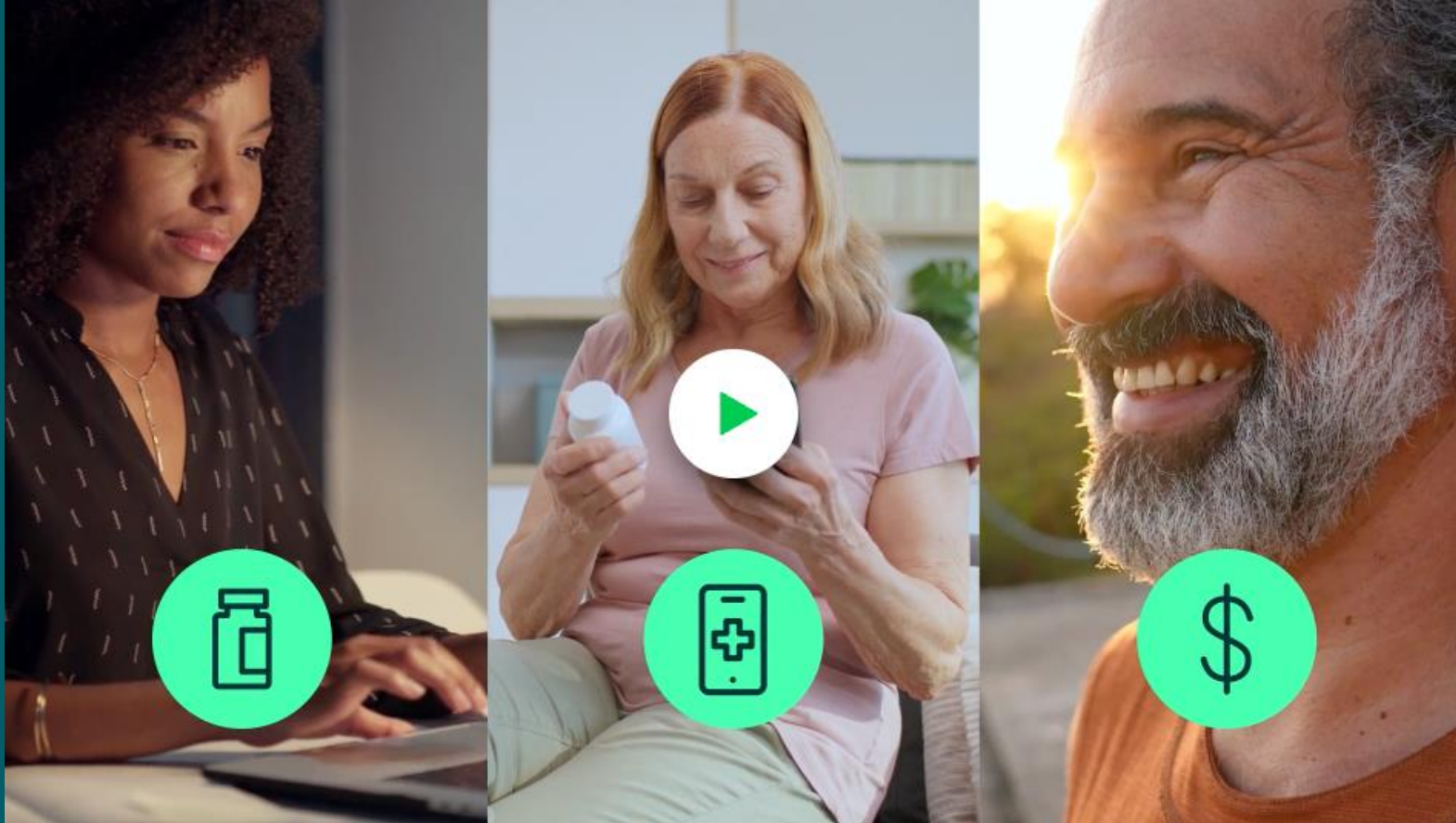


Saving members approximately \$32 billion each year



Serving nearly 187 million Americans and thousands of clients

Rely on your AM/PM PBM



Additional information about your plan

	Retail (30 Day Supply)	Mail Order
Out-of-Pocket (OOP) Maximum	Combined prescription and medical out of pocket maximum.	
Deductible for Brands only	<p>\$50 Individual / \$100 Family Applies to Brand Name medications only. Applies to Medical out of pocket maximum.</p>	
Generic	\$6	\$17
Brand (Preferred)	30% (\$35 min/\$95 max)	\$120
Brand (Non-Preferred)	40% (\$60 min/\$130 max)	\$155
Specialty Medications <i>(30-day supply)</i> <i>Must move to mail order after 2 fills at Retail.</i>	<p>\$60 Generic \$85 Preferred Brand \$125 Nonpreferred Brand</p>	

Resources right within reach

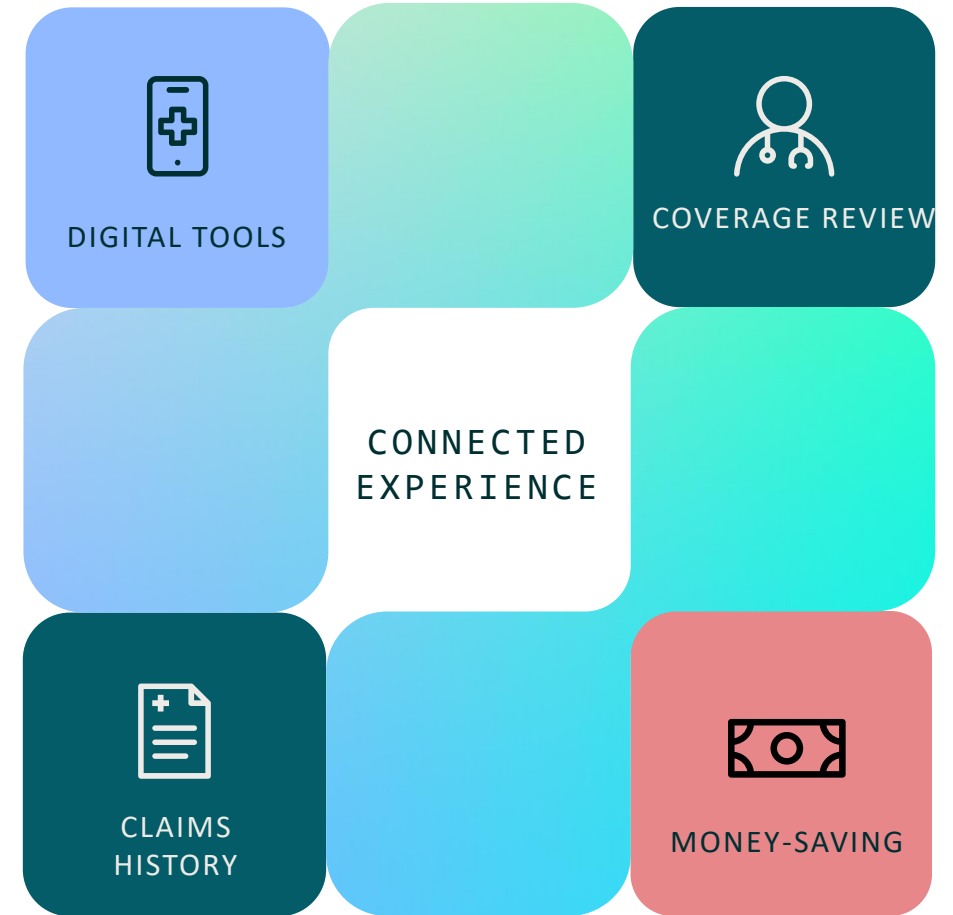
Get anywhere, anytime access to your pharmacy benefits with an online account at express-scripts.com

- + **Can't-lose-it digital ID card**
 - + Keep it on you 24/7. Download it to your phone, print a copy, or do both.
- + **Money-Saving Recommendations**
 - + Don't pay more than you have to. Use our live dashboard to get the right medication, supply, and pharmacy for you.
- + **Rx and claims history**
 - + Review your past interactions all in one place.
- + **Coverage review updates**
 - + Before a doctor prescribes a medication, find out if it needs coverage review, and check the status of an in-progress review.

For complex concerns or health conditions, call the customer service number on your ID card

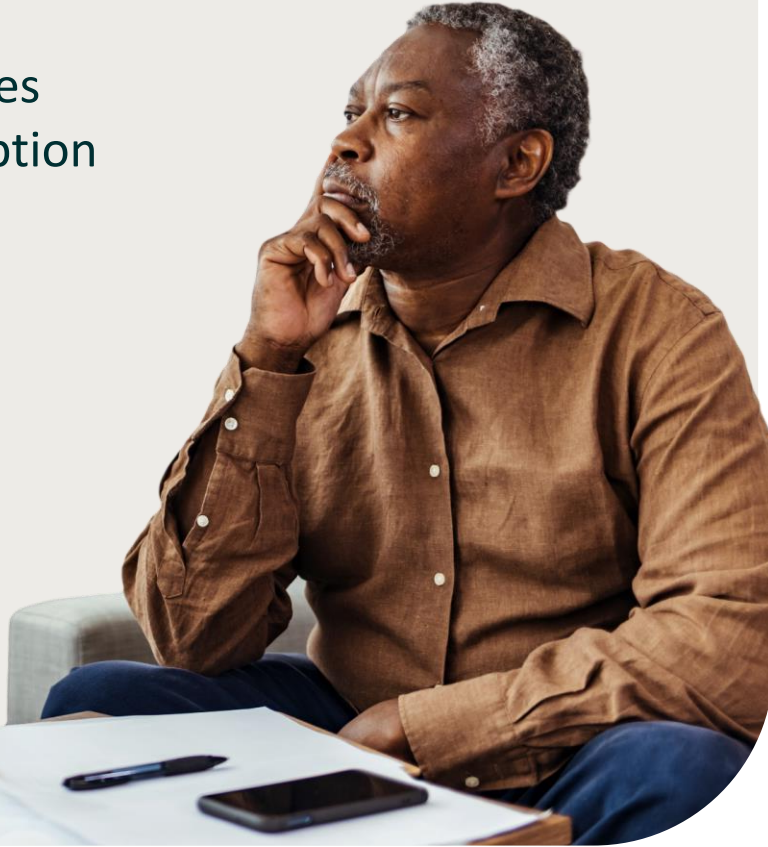
32%

average member savings when prescriptions are fully aligned with plan sponsor's benefit design, compared with those that are not.



Accredo Specialty Pharmacy

Health care that goes
beyond the prescription



Personalized patient care for a wide range of complex and chronic conditions



Specialty clinicians are your guide



An easy route for getting your medication



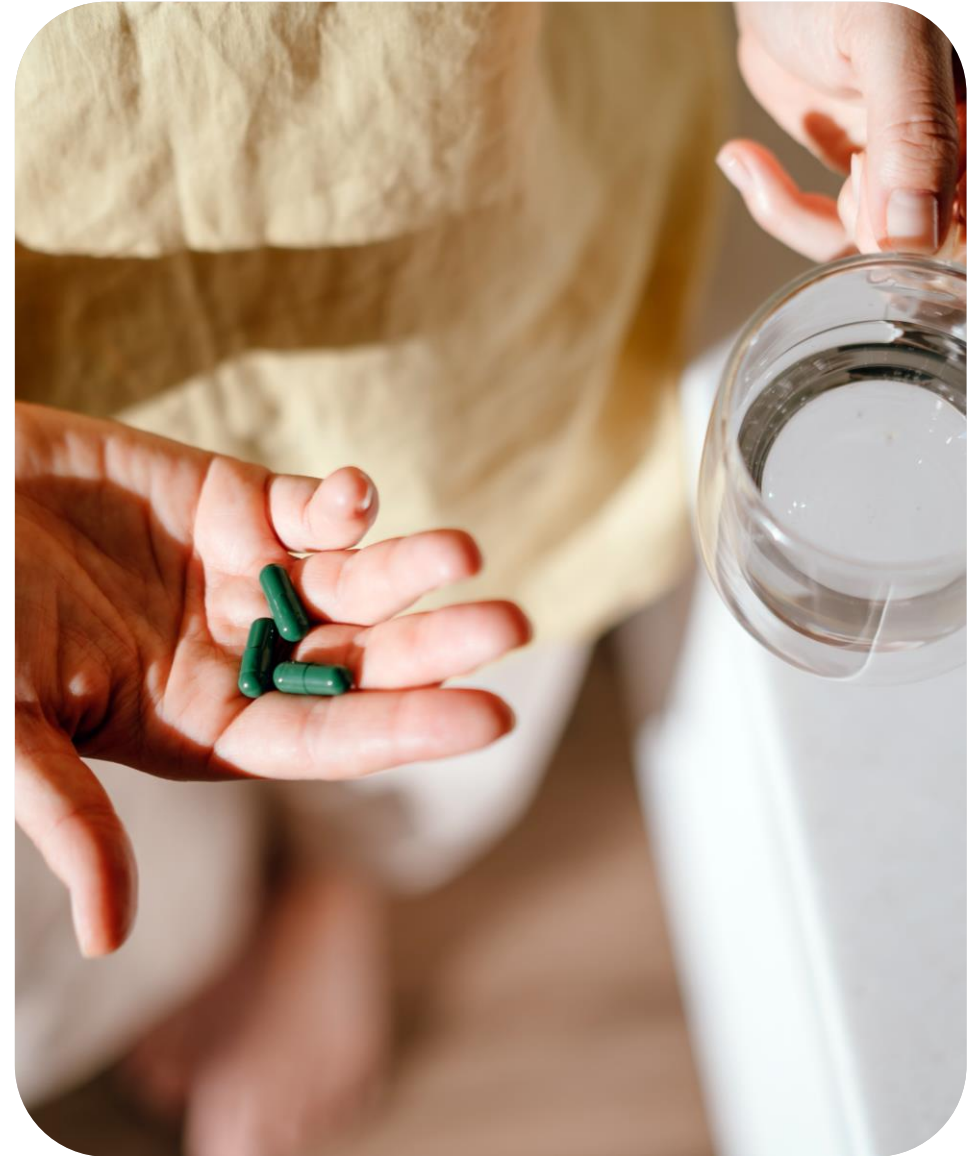
Navigate insurance and financial assistance

Pay as little as \$0 for your medication with the copay assistance benefit administered by SaveOnSP

Specialty medications can cost a lot of money. That's why your plan offers a copay assistance benefit administered by SaveOnSP, which can help you lower your out-of-pocket costs.

Nearly 400 specialty medications are eligible for the plan benefit. If you're filling an eligible medication, a representative from SaveOnSP will contact you to complete your copay assistance program's enrollment process and arrange for the monitoring of your account.

You will need to speak with SaveOnSP before your first fill of the medication. This will help prevent delays in receiving your medication.



Drug list: Medications covered by your prescription plan



Routinely reviewed by **independent physicians and pharmacists** to ensure you receive clinically effective care.



Plan-preferred medications, including generics and brand names.



Before you visit your doctor, log in to your online account to discover pharmacy **benefits that benefit you**.



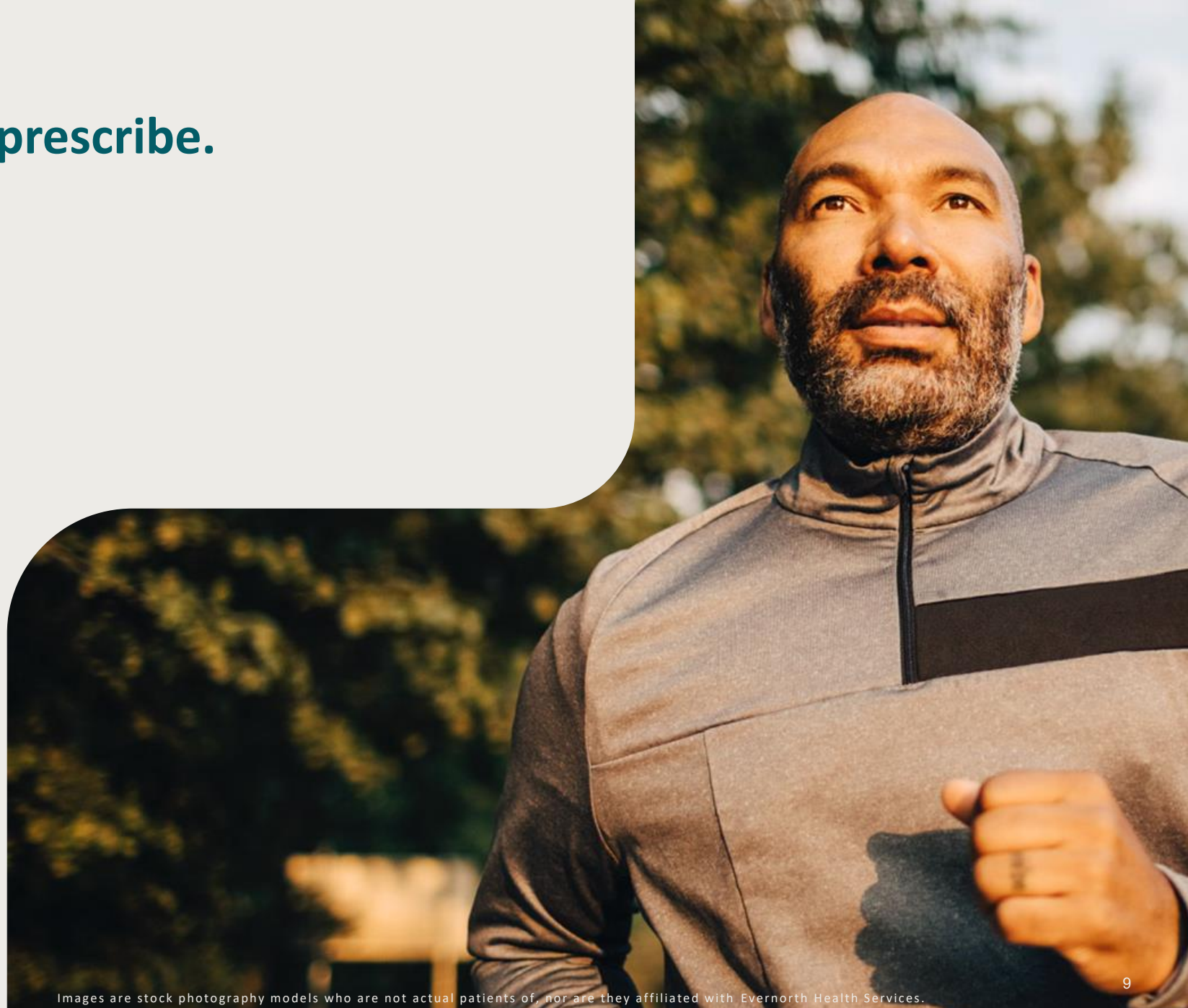
During your visit, talk with your doctor about preferred generics so you can **stress less and save more**.



Seeing your doctor? Ask and check before they prescribe.

Before your doctor prescribes your medication, ask if they're connected to **Real-Time Prescription Benefit** so they can check for the most affordable pricing and help avoid a coverage review.

You can also use your online account to **immediately check pricing and see if a less costly and more convenient—**but just as effective—option is available.



Images are stock photography models who are not actual patients of, nor are they affiliated with Evernorth Health Services.

Generic prescriptions



FDA-approved generic medications contain the **same active ingredients as brand-name** counterparts.



Nine out of 10 prescriptions filled in the U.S. are for generic medications—options that usually provide the **same clinical effectiveness for less cost without a coverage review.**



Review your medications regularly with a doctor or pharmacist and ask, **“Is there a generic for that?”**



Access your online account at [express-scripts.com](https://www.express-scripts.com) or through our mobile app to find a generic or price a medication.



You could pay as low as \$0 for a generic prescription.

Step Therapy

Helps reduce costs and ensures you receive a safe and proven-effective medication.

+ **First-step medications** are typically generic and lower-cost brand-name medications.

+ **Second-step medications** are best suited for the few patients who don't respond to first-step medications.

Ask your doctor if they're connected to **Real-Time Prescription Benefit** and can check for the most affordable pricing.

Prior authorization: Monitors prescription medications

Before your doctor sends a prescription, check your account to see if the medication requires prior authorization.



Simply means that **more information is needed to see if your plan covers the medication**. This is also called coverage review



May be avoided if your doctor uses Real-Time Prescription Benefit to select a medication that fits your needs and follows your plan's benefit design



Makes sure your prescription is suitable for the intended use and covered by your plan



Can be tracked online through your personal account, viewing where your medication is in the process, and other details

Drug quantity management



Verifies the correct quantity, either tablets or capsules of the medication



Most cost-effective medication strength is dispensed to help reduce waste



We make sure you receive the amount, or quantity, considered safe and effective by the FDA



Don't pay more than you need to

Take action before your doctor writes a prescription

- + Ask them if they use **Real-Time Prescription Benefit** and can check for the most affordable pricing and avoid coverage review.
- + If not, use your online account to check pricing, if a medication comes in generic form, or if it needs prior authorization before being filled.

Take action before a medication is sent to a pharmacy

- + Ask your doctor to send your prescription to an in-network pharmacy for greater savings
- + Ask them if a 3-month supply is an option (vs. 1-month supply), or to send it through Express Scripts Pharmacy for home delivery to save you even more.

And finally...

- + Don't be fooled by coupons!
- + Take your medication as prescribed and set reminders to help you stay on track.



Can't-lose-it digital prescription ID card

Keep it on you 24/7 with an online account at [express-scripts.com](https://www.express-scripts.com).



Download it to your phone, print a copy or do both.



Access it anytime, anywhere to show a pharmacist.



Use it to reference the customer service number and other important info.

Need more help? Ask your HR rep for a detailed user guide.



Create your own account now



Sign up for text alerts so that you never miss an opportunity to save



Get transparent pricing on all your medications.



And so much more!



Get started at [express-scripts.com](https://www.express-scripts.com) to create your digital account today

Thank You