

Prescription Drugs FAQ



Q. Who administers the Prescription Drug Program? How do I contact them for assistance?

A. Your Prescription Drug Program administrator is Express Scripts. You can contact them at 866-544-6968, or visit them online at www.express-scripts.com.

Q. What is the Cummins formulary list?

A. The formulary list includes preferred prescription brand name drugs. If you are on a medication that is not on the formulary, contact your doctor to see if it makes sense for you to make a change. The formulary list can be found online at <http://mywellbeing.cummins.com>. From the menu, select Guides/Forms/FAQS, then select Prescription Drug, in the Guides column. You will then see a link to download the formulary list.

Q. Will I have a separate ID card for drugs?

A. No. You should show your Anthem ID card for both your medical care and Prescription drugs.

Q. How does the Prescription Drug Program work?

A. You can purchase medications through both Retail Pharmacies and the Mail-Order Program. When you need a 34-day supply of medication, the retail program is your best option. You can quickly and conveniently fill your prescription at any local participating network pharmacy.

When you need maintenance or long-term medications for a chronic condition, you can receive up to a 90-day supply through the mail-order program. This program offers you convenience—you receive a 90-day supply at a time. A 90-day supply of medication is generally less money than filling a 34-day supply three times.

Q. What is the difference between generic, formulary, and non-formulary drugs?

A. Generic drugs are equal in therapeutic power, contain identical active ingredients, and contain the same doses as the brand name originals. Brand name drugs are those protected by a patent issued to the original innovator or marketer. Brand name drugs on the plan's formulary are brand name drugs specifically selected by the plan for their quality, safety, and cost-effectiveness.

Q. Where can I get a list of drugs that are on the Cummins formulary?

A. The formulary list can be found online at <http://mywellbeing.cummins.com>. From the menu, select Guides/Forms/FAQS, then select Prescription Drug, in the Guides column. You will then see a link to download the formulary list.

Q. Can I get my prescription filled at any retail location?

A. Yes. However, to receive the maximum benefit, you should use a network pharmacy whenever possible. The network of pharmacies includes such chains as CVS,

Walgreens and Wal-Mart. If you select a non-network pharmacy, you must file your claim manually and reimbursement will be made based on in-network discount rates.

Q. What are the advantages of the mail-order program?

A. Convenience and cost savings. By using the mail-order program, you can receive a 90-day supply instead of going to the pharmacy once every month. Also, your out-of-pocket cost for the 90-day supply is less than or equal to the cost of a 34-day supply of the same drug purchased each month at a retail pharmacy. Your mail-order medication will arrive at your home within 7 to 10 business days.

Q. Can I use both the retail pharmacy and the mail-order services?

A. Yes. You can use the retail pharmacy to fill prescriptions up to a 34-day supply and the mail-order program to fill prescriptions up to a 90-day supply.

Q. Can I receive a 90-day supply of drugs from a retail pharmacy?

A. No, you must use the mail-order program. Retail pharmacies will only fill prescriptions up to a 34-day supply.

Q. Can I use the Health Savings Account (HSA) to pay for my prescription drug deductibles, coinsurance and copays?

A. Yes. You can use funds in your HSA to reimburse yourself tax-free for your out-of-pocket costs.

Q. What is the Specialty Rx program?

A. Specialty RX is a dedicated pharmacy that provides mail order drugs for patients with unique or complex pharmaceutical needs. They will provide 2 day or overnight delivery to your home, office, or any other location you request. Specialty RX also has a team of dedicated pharmacists who are trained to assist you with your medication needs.

Q. How does the Specialty Rx program work?

A. All Specialty Prescription Drugs (RX) are available through mail order only from a dedicated pharmacy. Instead of a 90 day supply with traditional mail order, you will receive a 34-day supply.

Q. How much medication can I get through the Specialty RX?

A. You can get a 34-supply at a time. You are allowed 3 refills at the retail pharmacy, before it is mandatory to get the drug through the mail order program.

Q. What kinds of drugs are part of the Specialty RX program?

A. Specialty RX drugs are available to treat conditions such as cancer, hepatitis, organ transplants, rheumatoid arthritis, multiple sclerosis, HIV, infertility, and immune diseases.