

Frequently Asked Questions: 2025 Prescription Drug Coverage

GENERAL QUESTIONS

1. How is prescription drug coverage changing?

Beginning January 1, 2025, employees enrolled in a Northeastern BCBSMA medical plan will have prescription drug coverage through Express Scripts.

2. Do I have to enroll in the prescription coverage?

No, you will automatically have prescription drug coverage if you enroll in one of the Northeastern BCBSMA medical plans.

3. Will I receive a new ID card?

Yes. You will be receiving a separate Express Scripts ID card for your prescription coverage during the month of December. Present this card at your retail pharmacy beginning on January 1, 2025.

4. Is there anything I need to do with my current prescriptions?

Prescriptions with open refills and prior authorizations through our current Northeastern BCBSMA benefits will automatically be transferred to Express Scripts (except for controlled substances and compound medications). There is no action you will need to take.

5. Where can I find information about the Express Scripts formulary?

A drug formulary helps keep health care costs down for everybody. It's a list of generic and brand name drugs that have been reviewed and approved for safety, effectiveness and cost by a panel of doctors and pharmacists. This list is continually reviewed and updated as new medicines become available.

The Express Scripts formulary is different from BCBSMA. If you or any of your covered dependents are impacted by a change in formulary, you will receive a letter in the mail at home with personalized information directly from Express Scripts. If you want to review the Express Scripts formulary before January 1, 2025, visit the Express Scripts Open Enrollment website.

6. Will Express Scripts offer a mail order program like what we had through BCBSMA?

Yes, Express Scripts will ship up to a 90-day supply of your long-term medicine right to your door. Prescriptions with open refills through our current Northeastern BCBSMA benefits will automatically be transferred to Express Scripts (except for controlled substances and compound medications). Employees can benefit from free standard shipping, 24/7 access to a pharmacist from the privacy of their homes and the ability to order refills online, on the Express Scripts app or by phone.





7. How do I get a prescription at a retail pharmacy?

Express Scripts has an expansive network of retail pharmacies, which includes several national chains like Costco, CVS, Walgreens and Walmart. When you go to a pharmacy that's in-network, you'll often pay less for your medicine. If you go to a retail pharmacy that's out-of-network, you'll typically pay more.

To find an in-network pharmacy near you, go to Express Scripts Open Enrollment website or call Express Scripts at 866-905-9035 beginning January 1, 2025. (The link for in-network pharmacies on the BCBSMA website does not reflect the Express Scripts network—so visit the Express Scripts website directly.) Be sure to show your new Express Scripts member ID card at the pharmacy beginning January 1, 2025. If you need to transfer your prescription from an out-of-network pharmacy to an in-network pharmacy, just choose one of the following:

- Bring your prescription to an in-network pharmacy, and the pharmacist will transfer it.
- Call an in-network pharmacy and ask the pharmacist to transfer your medicine.
- Ask your doctor to call your prescription to an in-network pharmacy.

8. What tools will I have through Express Scripts to manage my prescription drug benefit?

One of the great things about being an Express Scripts member is that you can manage your medicine easily on your laptop, tablet, desktop or phone. Whether you want to check your order status, look for savings opportunities, look up information about your benefit, get a refill or even find a pharmacy, the Express Scripts app can help!

Just register at Express-Scripts.com or on the Express Scripts® mobile app beginning January 1, 2025. You can download the app on your phone by searching your app store for Express Scripts. You can also text JOIN to 69717 for a link to the registration page. Once you've created your Express Scripts account, you will be able to:

- Connect with pharmacists in the app, online and by phone 24/7.
- Personalize your communication options so you can control how you hear from Express Scripts.
- Receive automatic health and safety alerts, locate a retail pharmacy near you and access your plan info.

SPECIALTY PHARMACY COVERAGE

9. Does Express Scripts have a different specialty pharmacy?

Yes. Accredo is the Express Scripts specialty pharmacy. Their pharmacists, nurses, pharmacy techs and patient care advocates understand chronic and complex conditions—and are there to help you and your family members navigate your specialty medication needs with 24/7 personalized clinical support.

If applicable, you will receive information directly from Express Scripts and Accredo to help you transition any specialty medications.





10. What is a specialty medication?

Specialty medications are typically used to treat chronic, complex conditions like multiple sclerosis and cancer. They can include oral solids, or can be injected, infused or inhaled and may require special handling, such as refrigeration. If applicable, you'll receive one-on-one clinical support to help you administer your medication safely and effectively—and even receive guidance to help you understand and manage side effects. For certain conditions, Accredo nurses also help you administer your medication in the comfort of your home.

11. What support is provided to help me manage my specialty medications?

Beginning January 1, 2025, you will be able to order refills, set dose reminders and track your health with the Accredo® mobile app. After the new year, search "Accredo" in your app store to get started managing your specialty medications.

COPAY ASSISTANCE BENEFITS

12. What is copay assistance through PillarRx?

Copay assistance is a process in which drug manufacturers provide financial support to patients by covering all or most of the copay applied to a specialty medication. The Copay Assistance Program, administered by PillarRx Consulting, is a team of professionals that assists members in obtaining copay assistance from drug manufacturers to reduce their out-of-pocket expenses for eligible medications. Using the Copay Assistance Program may result in a savings for you and your family.

13. How will I know if I'm eligible for copay assistance through PillarRx?

If you currently take one or more medications for which copay assistance is available, you can expect a phone call from the Copay Assistance Care Team to help you enroll in the applicable copay assistance program—there is no action you need to take. This process and your prescription information are confidential.

