



Dear Member:

September 24, 2016

With the recent change in the Cherokee County employee health plan administrators, there are several resources available to answer questions and to help you get the most from your health benefit while also minimizing your out-of-pocket costs.

Below are tips and resources available through US-Rx Care, the pharmacy benefit plan administrator. US-Rx Care has served employers and union groups as well as Medicare and Medicaid plan sponsors to efficiently deliver pharmacy benefit services for over 20 years.

### **Your New Benefit Card**

You received a new health insurance card which you will use to access coverage for all medical services including prescription drugs. Simply present the new card to your pharmacy of choice, and they will update your insurance record in their system. If the pharmacy says you are not covered or a claim is not processing correctly, the pharmacy can call the pharmacy support number printed on your benefits card any hour of the day 365 days a year at **877-200-5533**. A support representative will assist the pharmacy to resolve any data entry errors or other needs to process your claim properly.

### **Did You Know - Your Choice Of Pharmacy Can Make A Difference?**

While, you can fill your prescription at over 60,000 contracted pharmacies nationwide, prices do vary from one pharmacy to another. For example, large chain pharmacies such as Walgreens and CVS are among the highest cost pharmacies in the country. What does that mean for you?

While your out-of-pocket cost will never exceed the plan copay, there are times when the full cost of your medication is less than the plan copay. In those cases, you pay the lesser amount. However, that amount will most likely be a higher cost at a major pharmacy chain. A list of your lowest cost pharmacies in the local community has been provided for your reference. Any refills left on a prescription can be transferred to a lower cost pharmacy with a quick call from the lower cost pharmacy to the previous one.

### **How To Get The Most From Your Benefit, While Minimizing Your Out-Of-Pocket Cost**

Like all prescription drug plans, the Chesapeake Spice plan is associated with a "Formulary". The formulary determines what level copay applies to each drug covered under the plan. The Cherokee County employee prescription benefit plan has 3 copay tiers. Tier 1, the lowest copay tier, applies primarily to generic drugs, meaning drugs that no longer have patent protection and are available at low cost from multiple manufacturers. Tier 2, applies primarily to branded drugs that are preferred under the plan. Branded drugs are those that are only available from one manufacturer and are patent protected from competition. Preferred brands are selected by clinical professionals based on multiple factors including efficacy, safety, and cost/benefit analyses as well as national guidelines and best practices. Tier 2 drugs are always your best value. Tier 3, applies primarily to branded drugs that are not preferred under the plan. Non-preferred brands are typically more expensive than preferred brands and are less effective, carry higher side effects, and/or offer no advantages over lower cost preferred brands.

**HAVE A QUESTION? CALL CUSTOMER SERVICE AT 1-877-200-5533**



If your out-of-pocket cost for a medication has increased, that means a lower cost, preferred option is available under the plan. You can share the plan formulary with your doctor, so they can choose a lower copay equivalent, or you can call the US-Rx Care Advocate line at **1-800-241-8440**. An advocate can reach out to your doctor for you to explore lower cost formulary options, that you doctor is comfortable prescribing.

You can also proactively contact an Advocate directly at **1-800-241-8440** for a complete medication review or to inquire about a new drug that may have been prescribed for you. It is part of Cherokee County employee health benefit available to you and its FREE!

Sincerely,

A handwritten signature in blue ink that reads "Taeho Oh". The signature is written on a light-colored background with faint vertical lines.

Taeho Oh, RPh  
Chief Pharmacy Officer  
US-Rx Care



**US-Rx Care**  
**Prescription Benefit Services**  
**6412 N. University Drive, Suite 113**  
**Tamarac, FL 33321**

**CHEROKEE COUNTY EMPLOYEES**  
**IMPORTANT BENEFIT INFORMATION: OPEN NOW**

**John Smith**  
**Address 1**  
**Address 2**  
**City, State Zip Code**

**HAVE A QUESTION? CALL CUSTOMER SERVICE AT 1-877-200-5533**