PHARMACY BENEFITS
FREQUENTLY ASKED QUESTIONS

1. **Who is Express Scripts?**
   Express Scripts is the pharmacy benefit manager that provides your prescription drug coverage in partnership with Blue Cross Blue Shield of Michigan.

2. **Since I have a deductible, am I saving money with my Express Scripts prescription coverage?**
   Yes, Express Scripts has contracted rates for all network pharmacies, which saves you money. The contracted rates provide a discount on the cost of the drug so in most cases you would be paying less than if you did not have any prescription coverage.

3. **How do I lower my out-of-pocket costs for medications?**
   Use the Express Scripts pharmacy online resources to track your out-of-pocket costs, locate participating pharmacies, compare drug costs, find low- and no-cost drug options, and more. It’s easy to access your Express Scripts pharmacy account through any of your accounts — mycastlight.com/ford,* myfordbenefits.com** and bcbsm.com. You can also call the number on the back of your member ID card.

4. **How do I fill my long-term medications?**
   Long-term medications are required to be filled through either the Express Scripts home delivery pharmacy or at a participating Walgreens (Walgreens Smart90®). Ford plans allow you to pick up a 30-day supply of a long-term medication up to three times at any pharmacy before requiring the move to a retail Walgreens pharmacy or Express Scripts home delivery for a 90-day supply.

5. **Why would I choose Express Scripts home delivery versus Walgreens Smart 90® for long-term medications?**
   The 90-day supply discount rate for long-term drugs is the same between Walgreens and the Express Scripts home delivery pharmacy. In most cases, this allows pricing to be similar between Walgreens and Express Scripts for maintenance drugs. Choosing between the two options is a matter of preference based on which you may find more convenient. With the Express Scripts home delivery pharmacy, prescriptions will be delivered to your home every three months. With Walgreens, you have the option of picking it up in person every three months.
6. Where can I find the drug list? How do I check drug coverage?
You can check drug coverage by using the prescription benefits link within mycastlight.com/ford,* select Price a Medication from the Benefits tab, click Express Scripts Pharmacy, enter your medicine and follow the instructions. The Express Scripts drug list is posted under Own Your Health, Health & Insurance on the myfordbenefits.com** website, and you also check your drug coverage by visiting Express-Scripts.com* or accessing their mobile app. You can always call the phone number on the back of your Blue Cross ID card, or log in to your Blue Cross member account.

7. What information can I access online?
Convenience is at your fingertips. By accessing the prescription benefits link within mycastlight.com/ford,* you can easily manage your home delivery prescriptions. You have the capability to:

- Order medications online
- Check order status
- Refill and renew prescriptions
- Check prices and coverage
- Find convenient pharmacies
- View your drug claims and balances
- Pay your balance using a variety of payment options
- And much more