PRESCRIPTION FOR SUCCESS:
LEARN HOW YOUR PRESCRIPTION DRUG BENEFIT WORKS

FORD MOTOR COMPANY
Speakers

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BLUE CROSS

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02
EXPRESS SCRIPTS

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YOU MAY HAVE QUESTIONS

- What is an integrated pharmacy and medical benefit?
- Who is Express Scripts?
- Do I get any medication savings with my Ford benefit plan?
- Can I pay for medications with my Health Savings Account?
- Why are some medications no cost?
- Do my medication costs apply to my deductible?
- When do I use home delivery for my medications?
- Who do I call for questions about my pharmacy benefit?
55% OF AMERICANS REGULARLY TAKE PRESCRIPTION DRUGS*

*SOURCE: Consumer Reports National Research Center nationally representative survey of 1,947 adults, conducted in April 2017
THIS INTEGRATION HELPS TO DELIVER YOUR PHARMACY BENEFITS

Integration means:

- One member ID Card
- Combined costs apply to deductible and coinsurance
- Blue Cross customer service is a first stop for questions
HOW DOES THE PHARMACY BENEFIT WORK FOR THE HSA PLAN?

You pay 100% of medical and drug costs until you reach your deductible ($3,500/individual; $7,000/family)

Your deductible and out-of-pocket maximum

Your plan pays 100% of in-network costs

$0
HOW DOES THE PHARMACY BENEFIT WORK FOR THE HSA PLUS PLAN?

YOU PAY

Your deductible

$0

YOU PAY

You pay 100% of medical and drug costs until you reach your deductible ($1,500/individual; $3,000/family)

COINSURANCE

You pay 20% of medical and drug costs, your plan pays 80% until you reach your out-of-pocket maximum ($3,000/individual; $6,000/family)

YOUR PLAN PAYS

Your plan pays 100% of in-network costs
YOU CAN USE YOUR HEALTH SAVINGS ACCOUNT (HSA) TO PAY FOR PRESCRIPTIONS

Reminders about your Health Savings Account:

• Tax free savings and withdrawals
• The account and money are yours
• You can start, stop or change savings at any time

2019 saving limits (including Ford contribution for HSA Plus Plan)

• $3,500 for individuals
• $7,000 for family coverage
• Over 55 can contribute an extra $1,000
ARE YOU GETTING ANY PHARMACY SAVINGS IN YOUR FORD PLAN?

YES
YOUR PLAN USES A PREFERRED DRUG LIST

- The National Preferred Formulary is a list of preferred drugs that could be more effective at treating a particular condition than other drugs in the same class of drugs,
- Non-preferred drugs may also be covered under the prescription drug program, but at a higher cost-sharing tier.
- The National Preferred Formulary is updated periodically and subject to change. To get the most up-to-date list, visit www.myfordbenefits.com.
SOME GENERIC MEDICATIONS ARE AVAILABLE AT NO COST

- Medications to manage many conditions such as High Blood Pressure
- Preventive medications are typically evaluated annually and can change often
- Certain preventive medications defined under National Health Care Reform are covered at 100% when obtained in network
- These drugs are at no cost to you and are covered 100% percent
- The list is available with other benefit reference material on www.myfordbenefits.com.
FORD EMPLOYEE RESOURCES ON WWW.MYFORDBENEFITS.COM.

- Own Your Health (tab at top of page)
- Health & Insurance (tile/box)

More Resources

- Summary of Benefits and Coverage
- 2019 Preventive Services List
- 2019 Preventive Medication Program List
- 2019 Specialty Drug List
- 2019 National Preferred Formulary and Exclusions List
HOW DO YOU GET MEDICATIONS?
Use Express Scripts network pharmacies for all your medication needs

**AT YOUR RETAIL PHARMACY**
Retail Pharmacies for **SHORT-TERM** Medication Needs
69,000+ pharmacies

**EXPRESS SCRIPTS PHARMACY℠**
Home Delivery and Walgreens Smart90 for **LONG-TERM** Medication Needs
Specialized care with an easy, reliable and affordable experience

**ACCREDO® SPECIALTY PHARMACY**
Home Delivery for **SPECIALTY** Medication Needs
More personalized care with greater savings
SHORT TERM MEDICATION NEEDS

RETAIL-PHARMACY

• Use for acute medications like antibiotics. Those medications used for a short period of time.

• Major chains like CVS and Walgreens Grocery store chains like Kroger, Walmart, Costco

MORE THAN 69,000 PHARMACIES NATIONWIDE
CHOOSE YOUR WAY TO SAVE WITH A LONG-TERM MEDICATION

• Delivered free to your door with standard shipping
• Transfer prescriptions easily online
• Online auto refills, refill reminders, order status
• Talk with a pharmacist 24/7
• Amazon Alexa users can now say, “Alexa, open Express Scripts” to check order status and set notifications

or

• More than 8,500 convenient locations, some open 24/7
• Transfer your prescriptions easily in-store, by phone, online
• Online auto-refills and refill reminders
YOU HAVE CHOICES FOR GETTING YOUR PRESCRIPTIONS FILLED

Types of prescriptions

Long-term
- Up to 3 fills at a retail pharmacy

Short-term
- If you want to pick up from a pharmacy
- Any of the 69K pharmacies in the network

- Home delivery
SPECIALTY MEDICATIONS

- Serves patients with complex and chronic health conditions
- Personalized care from specialized pharmacists, nurses, and case workers
- Physician outreach, and coordinate care with your entire patient’s entire healthcare team
- Home delivery of medication needs
RESOURCES AND TOOLS TO UNDERSTAND MORE ABOUT YOUR PHARMACY BENEFIT

SELF-SERVICE

- Castlight
- Blue Cross member account or mobile app
- Express-Scripts website

PERSONAL TOUCH

- Blue Cross customer service
- Castlight Guides
LOG INTO CASTLIGHT TO ACCESS YOUR HEALTH AND WELLBEING TOOLS

With Castlight, easily see a breakdown of your benefits and discover programs that reward your healthy choices

- View your Benefits
- Check out the Rewards Center
- Track your activities
- Search for care

Register or login myCastlight.com/ford to link to ESI
FROM CASTLIGHT YOU CAN ACCESS YOUR PHARMACY INFORMATION

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association. CONFIDENTIAL – Not for use or disclosure outside of Blue Cross Blue Shield of Michigan
NAVIGATE TO VALUABLE INFORMATION FROM THE EXPRESS SCRIPTS HOME PAGE

Easy drop-down menus
PRICE A MEDICATION — FIND THE LOWEST COST

- Compare home delivery vs. retail pharmacy costs
- Compare with a generic equivalent, if available
- View coverage notes and formulary alternatives
- View coverage alerts, if applicable.
- See actual costs which take into account deductible and out-of-pocket balances.
SAVINGS OPPORTUNITIES DISPLAY MAKE CHOOSING A PHARMACY EASY

- 30-day and 90-day pricing is provided, for easy comparison (days supply may vary)
- Member selects medicines they wish to transfer and proceeds to cart for checkout
- Express Scripts will contact the doctor to obtain a new prescription on their behalf

Note: This is for illustration purposes only; numbers do not necessarily align throughout this page
ORDER STATUS GIVES YOU REAL-TIME INFORMATION

- Actionable self-service messages for those prescriptions ordered through Express Scripts
- Track shipping
- Real-time email order confirmation
AUTOMATIC REFILLS MAKES IT EASY TO REMEMBER

- Notifications are sent before refills are processed to confirm delivery
- You can start /stop or change dates at any time
ONLINE RESOURCES

1. myCastlight.com/ford

2. bcbsm.com/fordplans
PERSONAL TOUCH

Blue Cross customer service:
Refer to member ID card

Monday – Friday, 8 am to 8 pm ET
• Claims questions
• Pricing medications
• Prescription coverage

Castlight Guides can help you:
• Get registered for Castlight
• Learn how to search for care, including doctors, hospitals and urgent care
• Compare cost and quality of in-network providers
• Understand and access your Ford benefits – medical and other

Monday – Friday, 8 am to 9 pm ET
1-855-732-6873
Q&A

REMINDERS

• Link from Castlight to Express Scripts
• Check for savings opportunities
• See medication history
• Compare medication costs
• Call Blue Cross customer service
• Call Castlight Guides
• Refer to the FAQ in webinar handouts section
• View videos on bcbsm.com/fordplans
THANK YOU