

DAIMLERCHRYSLER



Your Prescription Drug Benefit Program

DaimlerChrysler
Bargaining Unit –
Active and Retirees

**Standard and PPO Enrollees
Excludes HMO Enrollees**



**Blue Cross
Blue Shield**
of Michigan

medco[®]

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Welcome!

Blue Cross Blue Shield of Michigan and Medco administer your Prescription Drug Benefit Program. Medco is the nation's leading prescription drug benefit manager, and this brochure has been developed to help make your prescription drug benefit easy to use and understand.

Whether you get your medications through a participating retail pharmacy or **Medco By Mail**, you can confidently rely upon Medco's clinical expertise and state-of-the-art technology.



Program at a glance

When to use *Medco By Mail*

- For long-term prescription medications you use on an ongoing basis and when greater than a 34-day supply is needed
- For drugs on the Maintenance Drug List (MDL)

Benefits of *Medco By Mail*

- You can get up to a **90-day supply** of your covered medications for one mail-order co-payment.
- This means fewer trips to the pharmacy and significant cost savings.
- Standard shipping is provided at no additional cost.
- New orders are delivered within 7 to 11 days of receipt of the order.

Refills using *Medco By Mail*

- Easy online refills at www.medcohealth.com. Refills ordered online are delivered within 3 to 5 days.
- Telephone - automated refill system: **1 800 473-3455**
- Telephone - Member Services: **1 800 778-0735**
- By mail, using the refill order form included with your original delivery

When to use a retail pharmacy

- For short-term prescription needs, you can get up to a **34-day supply** of your covered medication for one retail co-payment.

Disclosure

NOTE:

This booklet provides an overview of the Prescription Drug Benefit Program. This program is governed by documents that describe prescription drug benefits in detail. If there is any disagreement between the information contained in this booklet and the official program documents, the program documents shall govern. DaimlerChrysler Corporation reserves the right to amend, terminate, or suspend the benefits described in this booklet at any time, subject to the terms of the applicable collective bargaining agreement.

Medco By Mail

For medications you take on an ongoing basis, such as to treat asthma or high blood pressure, ask your doctor to prescribe up to a **90-day supply for mail order, plus refills for up to 1 year** (as appropriate).

Medco By Mail offers:

- **Cost Savings** — You pay only one mail-order co-payment for each prescription or refill for up to a 90-day supply.
- **Free Shipping and Convenience** — Medications are shipped to you for standard delivery at no additional cost within 7 to 11 days of the receipt of your order. (Express shipping is available.)
- **Order Tracking** — You can track your orders online at www.medcohealth.com or by calling toll-free at **1 800 778-0735**.
- **24/7 Support** — Registered pharmacists are available around the clock for consultations.
- **Safety** — All prescriptions are checked for possible interactions with other medications and dispensed by a licensed pharmacist in Medco's network of mail-order pharmacies.

Ordering a new prescription using *Medco By Mail* for the first time **Ask your doctor for two prescriptions:**

1. One prescription written for up to a 34-day supply to be filled at a participating retail pharmacy
2. The second prescription for up to a 90-day supply for mail order, plus refills for up to 1 year, if appropriate. This will be filled through Medco By Mail.

You may conveniently order new *Medco By Mail* prescriptions by mail or fax.

By mail—Send the prescription (for up to a 90-day supply), along with the “Medco By Mail order form” and the appropriate co-payment to Medco. You can request Medco By Mail order forms and postage-paid envelopes at www.medcohealth.com or by calling **1 800 778-0735**.

By fax—Print the Fax Prescription Form at www.medcohealth.com and take it to your doctor OR ask your doctor to call our fax information line, **1 888 327-9791**, for faxing instructions. Only your doctor may fax a prescription. Please be sure to give your doctor your member ID/contract number, which is on your BCBS ID card. You will be billed later.

Changing from retail to *Medco By Mail*

If you are currently using a retail pharmacy, you can save money by using Medco By Mail to have your long-term medications delivered to your home. Follow the instructions on page 3 for ordering Medco By Mail prescriptions for the first time by **mail or fax**.

You may also submit a request online for a retail prescription to be filled at *Medco By Mail*.

Visit www.medcohealth.com. Once you register and log in, go to “Prescription history,” click on “View retail prescriptions,” and look for the blue house symbol that marks how you may save by using Medco By Mail instead of your local pharmacy. After verifying your doctor's information, you can submit a request for Medco to contact your doctor to transfer your current retail prescriptions to Medco By Mail. Be sure to track the progress of your request.

When should you place your order?

To make sure that you do not run out of your medication, order your mail-order medications when you have a 2-week supply remaining on your current prescription. If you do not have a 2-week supply, ask your doctor for another prescription for up to a 34-day supply to be filled at your local participating retail pharmacy, in addition to the mail-order prescription for up to a 90-day supply.

Ordering refills

You can easily refill your Medco By Mail prescriptions online, by telephone, or by mail.

Online—It's easy to order refills at www.medcohealth.com. Online refill orders are delivered within 3 to 5 days. Available prescription refills will be displayed in the personalized “order center,” as well as within your prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions to check out.

By telephone—Call **1 800 473-3455** to use the automated refill system. Refills ordered by telephone are delivered within 7 to 11 days. Be sure to **write down your confirmation number** in case you have questions about your prescription later. You can also call Medco Member Services at **1 800 778-0735**.

By mail—Use the refill order form that will accompany your prescription. Refills ordered by mail are delivered within 7 to 11 days. Mail it along with your co-payment to Medco in the postage-paid envelope.

Have available both your member ID/contract number (which is on your BCBS ID card) and your prescription number for the medication. If you choose to pay by credit card, please have that number available as well.

When should you submit your refill request?

To make sure that you don't run out of your medication, order your refill when you have a 2-week supply remaining on your current prescription, or you can request the refill sooner, at your convenience. Orders placed prior to the refill date will be held and shipped on the refill date. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or online at www.medcohealth.com.

Paying for your mail-order medication

You may pay by Visa[®], MasterCard[®], Discover[®]/NOVUS[®], American Express[®], Diners Club[®], or by check or money order. If you prefer to pay for all of your orders by credit card, you can join the automatic payment program:

- By enrolling on your Medco By Mail order form under Order Information *or*
- By calling **1 800 948-8779** *or*
- Online at www.medcohealth.com

Retail

Filling your prescriptions at retail is most convenient for your **short-term prescription needs**. For example, if you need an antibiotic to treat an infection, you can go to one of the many pharmacies that participate in the network. To find out whether a pharmacy participates in the network, ask your retail pharmacist, call the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488**, or go to “Find a Local Pharmacy” at www.medcohealth.com.

How to order new prescriptions or refills at:

Participating retail pharmacies

Step 1. Show your BCBS ID card at the pharmacy.

Many of the major chain pharmacies have an automated telephone service in addition to a website available for your convenience. Some of the online capabilities may include refilling or transferring a prescription; viewing your prescription history and records; updating your health history (for example, a food or drug allergy); and finding information on a certain medical condition or medication.

Step 2. Pay your retail co-payment.

Nonparticipating pharmacies

Step 1. Pay the full price (100%) of the prescription and obtain a prescription receipt. Make a photocopy of your claim/receipt for your records.

Step 2. Attach the prescription receipt and submit a completed claim form to:

Medco–BCBSM

P.O. Box 2096

Lee’s Summit, MO 64063-7096

Step 3. You will be reimbursed 75% of the allowed amount, after deducting the applicable retail co-payment. You will be responsible for the difference in cost between the amount charged and the allowed amount, plus 25% of the allowed amount after deducting your applicable retail co-payment.

Receipts submitted for services dated beyond a 1-year limit are not reimbursable.

You can order Prescription Drug Reimbursement forms by calling the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488**.

Co-payment costs

Take charge of your co-payment costs

- You will be responsible for your applicable brand-name or generic co-payment at retail and mail.
- You are eligible to fill up to three (3) of the same Maintenance Drug List (MDL) prescriptions at retail at the applicable co-pay. On the 4th fill, you must have your MDL prescription filled by mail order or pay the full cost of the drug at retail.
- You reduce your out-of-pocket costs for long-term medications when you use Medco By Mail for up to a 90-day supply.
- If you or your doctor requests a brand-name drug when a generic equivalent is available, you must pay the difference in cost between the brand-name and the generic drug in addition to the generic co-payment. Ask your doctor to initiate a co-payment review with Medco if your doctor feels it is necessary that you take the brand-name drug.

To determine your co-payment costs for generic and brand-name drugs through *Medco By Mail* and at retail:

- **Active Enrollees:** Visit dashboardanywhere.chrysler.com, the Pay & Benefits Channel/Health Plans Subchannel, and go to Prescription Drug FAQ’s link.
- **Retiree Enrollees:** Visit www.chryslerretirees.com.
- **Both Active and Retired Enrollees** can also visit www.medcohealth.com and go to the “Benefit Highlights” link or call the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488**.

Mandatory Mail for drugs on the Maintenance Drug List (MDL) (Also referred to as "Retail Refill Allowance Program")

- Maintenance Drugs are those drugs taken on an on-going basis (3 months or more) such as those used to treat high blood pressure or high cholesterol. The MDL is subject to change periodically upon mutual agreement between DaimlerChrysler and the UAW.
- You will only be eligible to fill up to three prescriptions of the same MDL medication at your retail pharmacy.
- On your 4th fill, you must have your MDL prescriptions filled through mail order to avoid paying the full cost of the drug at retail.
- MDL prescriptions filled at a participating retail pharmacy will be limited to up to a 34-day supply.

If you continue to fill MDL prescriptions more than three times at a participating retail pharmacy, you will be required to pay the entire cost of the drug for any subsequent fills.

To identify the drugs on the MDL:

- **Active Enrollees:** Visit dashboardanywhere.chrysler.com, the Pay & Benefits Channel/Health Plans Subchannel, and go to Prescription Drug FAQ's link.
- **Retiree Enrollees:** Visit www.chryslerretirees.com.
- **Both Active and Retired Enrollees** can also visit www.medcohealth.com and go to the "Benefit Highlights" link or call the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488**.

Note:

You should continue to get all of your short-term medications (such as antibiotics) at a participating retail pharmacy. You will only be responsible for your retail pharmacy co-payment for short-term medications.

Note for members who reside in a long-term care or assisted living facility:

The Mandatory Mail Program *does not* apply to you. You can continue to have your covered medications filled as you normally would through the pharmacy servicing your facility. However, to continue receiving benefits through this pharmacy, you must contact the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488** to have your records updated.

The generic reimbursement provision

If your doctor prescribes a brand-name drug when a generic version is available by indicating on your prescription that a generic substitution is not permitted (for example, by writing “DAW” – Dispense as Written), or if you request the brand-name drug, your out-of-pocket costs will increase.

If there is a generic equivalent available for a brand-name drug:

- On the first fill, you will pay the brand-name co-payment, **plus the cost difference (up to a maximum of \$10) between the brand-name and the generic drug.**
- On subsequent fills, you will be responsible for paying the generic co-payment, **plus the difference in cost between the brand-name and the generic drug**

Co-payment review process

If you or your doctor feels that special circumstances require you to take a brand-name drug, ask your doctor to initiate a review by calling Medco at **1 800 841-5409**.

Once the review is complete, Medco will notify you and your doctor of the decision in writing. If the review is approved, for future dispensing, you will be required to pay the brand-name co-payment only. If the review is not approved, you must pay the generic co-payment, plus the difference in cost between the brand-name and the generic drug.

The generic drug advantage

Prescriptions filled with generic drugs often have lower co-payments, so you can get the same benefits at a lower cost. You should ask your doctor or pharmacist whether a generic version of your medication is available and if it would be right for you.

Generic drugs may have unusual names, but they are safe and effective. Generic drugs may also differ in color, size, or shape, but the Food and Drug Administration (FDA) requires that the active ingredients have the same strength, purity, and quality as the brand-name equivalents. Therefore, you can be assured that generic drugs and their brand-name equivalents:

- Have the same active ingredients
- Have the same therapeutic efficacy
- Are manufactured according to the same strict federal regulations

For more information on generic drugs, please visit the Blue Cross Blue Shield of Michigan generic drug website at www.theunadvertisedbrand.com. To identify **generic drug availability for brand-name drugs**, please visit the Medco website at www.medcohealth.com, go to “Prescriptions & benefits,” and click on “Drug information.”

The Medco website

Register online

Visit us online at www.medcohealth.com, where you will find convenient, time-saving features. To get the most from the website, click on the “Register now” link and have your member ID/contract number (which is on your BCBS ID card) and a recent prescription number available. Simply follow the instructions to complete the registration. The next time you visit, you will only need to enter your e-mail address and password to log in.

On the website, you can:

- Order and track the status of your mail-order prescriptions.
- Compare pricing and coverage for brand-name and generic drugs—for both mail order and retail.
- Review your prescription history and expenses, as well as check and pay balances.
- Look up specific prescription program guidelines.
- Print Medco By Mail order forms or request that they be mailed to you.
- Request claim forms for prescriptions filled at nonparticipating pharmacies.
- Locate and get directions to a participating retail pharmacy.
- View the Maintenance Drug List (MDL).

How do you order prescriptions for your family members online?

All covered members 18 or over must register at www.medcohealth.com and grant permission for you to view and fill prescriptions on their behalf. After you register, you will be prompted for a prescription number (Rx#) from a medication that you have filled within the past year through mail order or a retail pharmacy. On the second step of registration, be sure to check the ‘Household view’ option. Likewise, you can grant permission for another household member to view and fill prescriptions on your behalf.

Allergy serum and insulin benefits

Allergy serum

The program covers allergenic extract serums provided that they are approved by the FDA, prepared for multiple injections (not to exceed 34 doses), and not entirely consumed at the time and place of service. You must submit all eligible allergy serum claims on a Prescription Drug Reimbursement Form. The program will reimburse you the charged amount less the appropriate co-payment.

How do you submit a claim for allergy extracts?

To submit claims for the allergy extracts, it is necessary to complete a Prescription Drug Reimbursement Form, checking the box for treatment of an allergy. This form is available through the Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center at **1 800 521-0488**. The program will reimburse you the charged amount less the appropriate co-payment. A receipt for the allergy extracts must be included with the Prescription Drug Reimbursement Form and include the following information:

- Date of service
- Quantity of serum
- Days' supply
- Amount charged

The Prescription Drug Reimbursement Form and itemized receipt should be mailed to:

Medco–BCBSM

P.O. Box 2096

Lee's Summit, MO 64063-7096

What the allergy reimbursement provision does not cover under the Pharmacy Program:

- Office visits, administration charges, and related supplies
- Oral antigens
- Antigens that are not medically recognized or FDA-approved
- Antigens administered in a physician's office from a multidose vial used for more than one patient

Insulin and syringes/needles

Benefits are provided for a 1-month supply of disposable syringes/needles for injection of insulin *when* prescribed with a 1-month supply of insulin *or* 100 disposable syringes/needles when prescribed with a 3-month supply of insulin. One co-payment applies to the total prescription—insulin and syringes/needles.

If insulin and syringes/needles are ordered separately, they are NOT covered. Ask your doctor to write for both your insulin and syringes/needles on the same prescription.

Exclusions

Prescription drug benefits do not cover certain services, supplies, and medications.

These include:

- Diabetic supplies covered under your carrier's Durable Medical Equipment (DME) Program (e.g., home blood glucose monitor, test strips)
- Drugs for which the provider's charge is less than your co-payment
- Drugs requiring a prescription by state but not by federal law
- Covered drugs that are consumed entirely at the time and place where the prescription is written
- Reusable syringes and needles
- Drugs whose sole purpose is to promote or stimulate hair growth (e.g., *Rogaine*®, *Propecia*®) or for cosmetic purposes only (e.g., *Renova*®, *Vaniqa*®, *Tri-Luma*®, *Botox*® Cosmetic, *Avage*®, *Solage*®)
- Allergy serums that are taken orally
- Charges for the administration or injection of any drug
- Charges for more than a 34-day supply of a covered drug at retail or more than a 90-day supply of a covered drug through Medco By Mail
- Charges for more refills than your doctor specifies or refills after 1 year from the original date of the prescriptions
- The charge for any medication for which the subscriber or dependent is entitled to receive reimbursement under workers' compensation laws or is entitled to benefits without charge from municipal, state, or federal programs, except Title XIX of the Social Security Amendments of 1965 (Public Law 89-97; 87th Congress, First Session), of any sort whether contributory or not
- Drugs not approved by the FDA
- Drugs prescribed for non-FDA-approved indications/conditions

Protecting your privacy and safety

Medco promotes the safe and effective use of medications. When your prescriptions are filled through Medco By Mail, our pharmacists use the health and prescription information we have on file for you and consider many important clinical factors, including drug selection, dosing, interactions, duration of therapy, and allergies. In addition, information is shared with your participating retail pharmacy. If there is a potential problem, a registered pharmacist may contact your doctor.

Educational and safety information is included with every new prescription ordered through Medco By Mail. In addition, Medco may contact your prescribing doctor to discuss certain clinical factors and benefit management matters. You may also be contacted regarding products and services offered by the program.

Please note: The dispensing of certain controlled substances is subject to both federal and state regulations. **Federal law prohibits the return of dispensed controlled substances.**

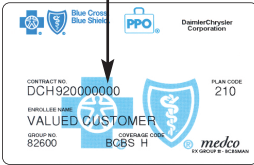
Your privacy is important. Medco uses the health and prescription information about you and your dependents to administer your program benefits. As part of the administration, Medco generally reports that information to the administrator or sponsor of your benefit plan. Medco also uses that information and prescription data gathered from claims submitted nationwide for reporting and analysis without identifying individual patients.

How to reach us

Information anytime, toll-free by telephone or online

If you have any questions about your mail-order prescriptions, you can call Medco Member Services at **1 800 778-0735** and talk to one of our pharmacists **24 hours a day, 7 days a week**. Our interactive telephone service also gives you a convenient way of getting information and materials.

Member ID/Contract



Before you call, have your member ID/contract number available (which is on your BCBS ID card) and any other information you might need, such as your credit card number or your prescription number. For security purposes, you may be asked to provide your 10-digit home **telephone number** and your **member ID/contract number**. (This information is confidential and will not be shared.) You may either use the voice-activated feature or enter your information on the telephone keypad.

Online

Medco's website: www.medcohealth.com

- Order and track the status of your mail-order prescriptions.
- Order refills.
- Check prescription coverage and pricing.
- Request Medco By Mail order forms and envelopes or download the order form directly from the website.
- Locate a participating retail pharmacy.

Active Enrollees: Visit dashboardanywhere.chrysler.com, Pay & Benefits Channel/Health Plans Sub-Channel and go to the Prescription Drugs FAQ's link.

Retiree Enrollees: www.chryslerretirees.com

By telephone

For questions about your prescription program benefits, retail pharmacy service, co-payments, and eligibility, call the **Blue Cross Blue Shield of Michigan DaimlerChrysler Service Center** at **1 800 521-0488**.

For questions about your mail-order prescriptions, such as order status, refills, account balances, or to request an order form, call **Medco Member Services** at **1 800 778-0735**.

To refill a mail-order prescription using the automated system, call **1 800 473-3455**.

Faxes from your doctor

Only your doctor can fax prescriptions to Medco By Mail by calling **1 888 327-9791** for instructions.

Credit card payments

To authorize credit card payment for all your mail-order prescriptions, call **1 800 948-8779**, or indicate so on your Medco By Mail order form.

TTY

To access TTY service for hearing-impaired members, call **1 800 759-1089**.

Braille

To request braille labels for mail-order prescriptions, call **1 800 778-0735**.

www.medcohealth.com

Blue Cross Blue Shield of Michigan, along with Medco, manages your prescription drug benefit at the request of DaimlerChrysler. Medco is a registered trademark of Medco Health Solutions, Inc.

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