



# **Zenith Medical Plan Pharmacy Benefit**

**TheZenith**<sup>®</sup> A FAIRFAX Company

**EmpiRx Health Member Services**

**1-877-241-7123**

**TDD: 1-888-907-0020**

**24 hours a day, 7 days a week**

## **Your Pharmacy Benefit**

*Please refer to the Zenith Medical Plan Summary Plan Description (SPD) for a full explanation of benefits.*

### **Retail Pharmacy**

Retail quantities will be dispensed according to your physician's instructions written on the prescription up to a maximum of a 30-day supply.

This is a Mandatory Generic Plan. Therefore, if you choose the brand name medication when a generic equivalent exists, you are responsible for the preferred brand copayment and the difference in cost between the brand and the generic drug.

This is not a Dispense as Written (DAW) plan. This means that your pharmacist must dispense the generic equivalent when one is available, regardless of how the prescription is written. If you or your physician request the brand name medication from your pharmacist, you are responsible for the preferred brand copayment and the difference in cost between the brand and the generic drug.

### **Mail Order Pharmacy**

Maintenance medications can be submitted to Benecard Central Fill, the mail order facility. Your plan allows for up to a 90-day supply, according to your physician's instructions.

### **Specialty Medication**

Specialty medications are high-cost biotechnology drugs requiring special distribution, handling, and administration. These medications are typically designed to treat chronic diseases.

Specialty medications can be filled 1 time at a retail pharmacy. All future prescriptions must be obtained at Benecard Central Fill's Specialty Pharmacy. Please note that specialty medications are limited to a 30-day supply.

## Retail Pharmacy Network

Your EmpiRx Health prescription benefit program provides you with access to an extensive national pharmacy network. Your Medical/Rx ID card provides all the information your pharmacist will need to process your prescription through EmpiRx Health. To locate a participating network pharmacy, log onto [www.empirxhealth.com](http://www.empirxhealth.com) or call EmpiRx Health Member Services toll-free at 1-877-241-7123 (TDD: 1-888-907-0020).

## Mail Order Pharmacy

The EmpiRx Health mail order pharmacy is Benecard Central Fill. Mail Order is an option for you to obtain maintenance medications. Typically, prescriptions filled through mail order include medications used to treat chronic conditions and are written for up to a 90-day supply, plus refills. Prescriptions that you need to use right away should always be taken to your local retail pharmacy.

For your first order, complete the Benecard Mail Service Order Form and mail it along with your original prescription to Benecard Central Fill. You can also have your physician submit your prescription electronically to Benecard Central Fill or fax your prescription to 1-888-907-0040. Be sure that your physician includes the member name, participant ID number, shipping address, and patient's date of birth. Only prescriptions faxed from a doctor's office will be accepted via fax.

***EmpiRx Health does NOT automatically refill your Mail Order prescriptions.***

There is no auto-refill feature for Mail Order. You must actively select a refill prior to finishing your medication supply.

### **To order refills you have three options:**

- **Internet:** Visit [www.empirxhealth.com](http://www.empirxhealth.com). If you have not yet registered, click on Register. If you are a registered user, log in and select Mail Order.
- **Phone:** Call Member Services toll-free, 1-877-241-7123 24 hours a day, 7 days a week and use the prompts to order your refills. Have your participant ID number and credit card information ready.
- **Mail:** Send the Refill Request Order Form provided with your last shipment back to Benecard Central Fill mail service in the pre-addressed envelope.

To avoid delays, always include the appropriate copayment (if applicable) when your order is placed. Visa, MasterCard, Discover, or American Express and debit cards are accepted. You may also pay by check or money order made payable to Benecard Central Fill. Please do not send cash. Please allow up to two (2) weeks for delivery. Emergency prescriptions can be expedited at an additional charge.

## **Specialty Pharmacy**

Specialty pharmaceuticals are typically produced through biotechnology, administered by injection, and/or require special handling and patient monitoring.

Specialty medications can be filled 1 time at a retail pharmacy. All future prescriptions must be obtained at Benecard Central Fills Specialty Pharmacy. Please note that specialty medications are limited to a 30-day supply.

Through the Specialty Pharmacy, you receive personalized attention to help you manage your medical condition including one-on-one counseling with our team of pharmacists and trained medical professionals.

Our clinical team partners with you and your prescribing doctor to ensure you understand:

- How to manage your condition
- What medications you have been prescribed
- How to take your medication
- What lower cost options may be available
- How to coordinate delivery of your medication
- How to safely handle and store your medication

Shipments will arrive in secure, temperature-controlled packaging (if necessary) and will include everything you will need to take your medication. Due to the sensitive nature of specialty medications, some packages may require a signature.

### **Where Can I Ship My Medications?**

We offer the convenience you need. Your medication can be shipped directly to:

- Your home
- Your work
- Your doctor's office
- Or a convenient location of your choice

### **Save with Generic Medications**

Generic equivalent drugs must meet the same Food & Drug Administration (FDA) standards for purity, strength, and safety as brand name drugs. They also must have the same active ingredients and identical absorption rate within the body as the brand name version. If you wish to take advantage of this savings opportunity, speak with your physician about the use of generics. You may also consult with your pharmacist regarding generic drug options that may be available to you.

### **Misplaced ID Cards**

If there is an emergency and you need a prescription filled, call EmpiRx Health Member Services toll-free at 1-877-241-7123 (TDD: 1-888-907-0020) and we will provide your pharmacist with the required information to facilitate processing the claim.

### **Direct Member Reimbursement**

If you must pay out-of-pocket for your medication which is covered by your plan, submit a Direct Member Reimbursement Form, which is available online at [www.empirxhealth.com](http://www.empirxhealth.com). You will need to provide an itemized receipt showing: the amount charged, prescription number, medication dispensed, manufacturer, dosage form, strength, quantity, and date dispensed. Your pharmacist can assist you if you do not have a detailed receipt. Direct reimbursement is based upon your plan benefits and the amount reimbursed may be significantly lower than the retail price you paid; therefore, always try to use a participating network pharmacy and present your Medical/Rx ID card to reduce any unnecessary out-of-pocket expenses.

### **Preferred Medication List**

The Preferred Medication List is a guide for selecting clinically and therapeutically appropriate medications. It should not take the place of a physician's or pharmacist's judgment with regard to a patient's pharmaceutical care. Refer to [www.empirxhealth.com](http://www.empirxhealth.com) for the most recent version of the Preferred Medication List.

### **Drug Coverage**

Your prescription program covers most Medically Necessary, Federal Legend, and State Restricted Medications which, by law, may not be dispensed without a prescription.

## Online Member Tools

Maximize your benefit and find out how you can save on your out-of-pocket costs with our valuable member resource tools online at [www.empirxhealth.com](http://www.empirxhealth.com) including:

- Plan coverage details and copay information
- Network pharmacy finder
- Mail service access to request refills and check order status
- Updated preferred medication list
- Drug comparison pricing tool to identify lower cost alternatives
- Drug information
- Recent personal drug utilization history including the amount you have paid and what the plan has paid on your behalf. This is helpful for year-end tax purposes

Registration is easy! Along with your Medical/Rx ID card, you will need basic member information, a phone number and an email address. Refer to our website periodically for the most recent pharmacy network finder and preferred medication list.



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## Frequently Asked Questions

### ***How do I find a participating network pharmacy?***

You can use your Medical/Rx ID card at over 68,000 pharmacies. You can find a network pharmacy by logging onto [www.empirxhealth.com](http://www.empirxhealth.com) or call 1-877-241-7123.

### ***What is prior authorization and why is it necessary?***

Certain medications require prior authorization (PA) because of their potential side effects, potentially harmful interactions with other prescription medications, or to confirm they are being prescribed in accordance with Food & Drug Administration (FDA) approved indications. This process is designed to help ensure your health and safety. If a PA is needed, EmpiRx Health will work directly with your physician to obtain the necessary information prior to fulfillment.

### ***What is step therapy and why is it necessary?***

Step Therapy requires you to use a lower-cost medication prior to using the “second-line,” step two or higher cost medication within the same category. The list of categories requiring step therapy is developed by doctors, pharmacists and experienced medical personnel.

### ***How do I find out if a particular prescription is covered by my benefits?***

Call 1-877-241-7123 to speak to a representative who can assist you with drug coverage questions or log onto [www.empirxhealth.com](http://www.empirxhealth.com) for details.

### ***How can I find out if generic or lower cost alternatives may be available to me?***

Log into the member portal at [www.empirxhealth.com](http://www.empirxhealth.com) and select “Drug Pricing.” Search your medication and if there is a generic available, you will see the cost for both the brand as well as the generic. You can also call 1-877-241-7123 to speak to a representative who can assist you, or consult your physician or pharmacist to determine if generic equivalents are available for your prescription.

### ***Why does my copay change from month to month?***

The cost of medications changes regularly and prices are not all the same at each pharmacy. If your copay is based on a percentage rather than a fixed dollar amount then depending on the pharmacy you use and the cost of the medication at the time your prescription is filled, you may see a variation in your copay amount.

This brochure is only a general description of your prescription benefit program and it is not a contract. All benefits described herein are subject to the terms, conditions and limitations of the summary plan description (SPD), wrap plan document, and applicable law. All personal health information is kept strictly confidential, as required by the privacy rules of the Health Insurance Portability and Accountability Act.