

# Prescription Drugs

One health insurance benefit that many people continually request the district provide is a prescription card. Although a prescription card program (\$10 generic; \$20 non-generic medicine) potentially could be a great benefit for many, the estimated cost for such a program has not been financially feasible. The district's health insurance committee will continue to research and evaluate potential prescription card programs.

Although not a prescription card program as described in the previous paragraph, we do receive potentially significant discounts due to our affiliation with CVS, our 90-day mail order supply provider. All you must do to receive the discount is to show the pharmacy your insurance card. The discount will automatically be deducted, which you should notice on your receipt. CVS Caremark originally quoted an average of five percent discount depending on the medicine purchased. However, from personal experience, the discounts I received ranged from 15% to 35%.

As previously stated, CVS is our 90-day mail order prescription drug provider. In order to take advantage of this benefit, ask your doctor for a script for three months instead of one month. Attach the script to the CVS order form, which can be obtained from your school office, and mail it to CVS. You will pay \$30 for a generic medicine and up to \$90 for a preferred brand name. However, non-preferred brand name medicine will not be covered by the district except for prescriptions prior to January 2011 will receive grandfathered status and will continue with present benefit levels. This benefit is only for employees/covered lives that were part our health insurance program January 2011. Ask your doctor if a comparable generic or preferred brand name is available.

Please remember that the charges for prescription orders filled at a pharmacy can count toward your deductible. You must send the receipts to Benefit Management within six months from the date of service to have the payment applied toward your deductible. You can fax your receipts to BMI – attn. Jennifer at (417) 782-2777 or email Jennifer the receipts at [jennifer@gotobmi.com](mailto:jennifer@gotobmi.com). However, the cost for the 90-day mail order supply **does not** count toward your deductible.

Occasionally, we become aware of potential prescription discount programs that could benefit our employees. One specific approach is to ask the pharmacy what the "cash payment option" (might be a different term at each pharmacy) would be if the medicine did not go through our insurance program. Many people are saving money by asking for this option. The pharmacy should be able to tell you the price for the medicine using our insurance and the cash payment option charge without our insurance. However, you do need to compare discounts, as our CVS discount might be more than the cash payment option depending on the medicine purchased. Additionally, there could be money saved by shopping at different pharmacies before purchasing your medicine. Many pharmacies have discount cards you can purchase to automatically give you discounts on specific medicines. Other companies offer \$4, \$5, and \$10 medicine. When dealing with prescription medicines, please do not be afraid to ask questions before accepting the bill.