







Prescription Drug Coverage FAQs 2025

Contact information and online/mobile access

1. Who are our medical and prescription drug providers?

Provider	Responsibilities
	<ul style="list-style-type: none"> • Medical plan administrator • Process medical plans https://www.accesshma.com/for-members
	<ul style="list-style-type: none"> • Pharmacy plan administrator • Process prescription drug claims received at a pharmacy (not a hospital) • Home delivery for maintenance drugs • Prior authorization review for non-specialty drugs • Drug quantity management program www.express-scripts.com
	<ul style="list-style-type: none"> • Express Script's partner for specialty pharmacy • Fills all specialty drugs
	<ul style="list-style-type: none"> • Prior authorization review for specialty drugs
	<ul style="list-style-type: none"> • Keenan Pharmacy Purchasing Coalition • Manages Lakeside's contract with ESI to help us control costs and ensure rates are always competitive
	<ul style="list-style-type: none"> • Keenan Pharmacy Care Management (KPCM) program, provided by US-Rx Care • Reviews claims and identifies better drug therapy for members based on clinical effectiveness and overall cost

2. How do I contact Express Scripts?

Express Scripts customer service representatives are available 24 hours/day, 7 days/week, 365 days/year. You can reach them by phone at 1-800-925-9145.

3. How do I register for the Express Scripts website?

Visit www.express-scripts.com to register. You will be asked to provide your Express Scripts ID number (look for it on your HMA ID card) and preferred email address.

4. What can I do on the Express Scripts website?

You can get information about your prescription drug plan, find participating retail pharmacies near you, price medications, quickly refill home delivery prescriptions, receive timely medication alerts, find potential lower-cost options, and ask questions to a pharmacist online via chat.

5. How do I download the Express Scripts mobile App?

Visit your smartphone's or tablet's market or store and search for "Express Scripts". The app is free to download and use. If you have a scanner app on your phone you can scan the icon to the right to add the Express Scripts App to your phone. The app is available for both Android and Apple devices.



6. What can I do on the Express Scripts mobile App?



Refills and Renewals
Running low? Order home delivery refills right to your door.



Order Status
Just swipe the screen to track your home delivery prescription order status.



Dose Reminders
Set reminders to help you manage medicines and stay on track.



Transfer to Home Delivery
Save the runaround (and maybe some money) on prescriptions you take on a regular basis.



Price a Medication
Compare drug prices for home delivery with multiple local retail pharmacies. This feature will also tell you if a lower cost option is available or if your medication requires a prior authorization.



Pharmacy Care Alerts
Get personalized alerts to make sure you're following your doctor's prescribed treatment plan.



Claims and History
View your past prescription activity.



Locate a Pharmacy
Search for the nearest in-network preferred retail pharmacies, view contact information and access directions.



Virtual Member ID Card
Forgot your card? No problem. If you've got your device, you've got your ID.

Prescription Drug Coverage

7. What is the prescription drug coverage?

Prescription drug tiers	Health Savings Plan	
	In-network	Out-of-network
FDA-approved contraceptives and preventive drugs	The plan pays 100%.	The plan pays 60% of the allowable charges after deductible. You pay the balance of billed charges plus the difference in cost between the pharmacy's billed charge and the allowable charge.
Generic drugs	The plan pays 80% after deductible. You pay 20% of the allowed amount.	
Formulary brand drugs		
Non-formulary brand drugs		
Specialty drugs (must be filled through Accredo Specialty Pharmacy)		

8. How do I maximize my prescription drug coverage benefits?

The following will help to maximize your prescription drug coverage benefits:

- Use generic drugs whenever possible.
- If you are taking a brand-name drug that is not on the formulary, ask your doctor if a formulary drug or a generic would be right for you.
- Use your Express Scripts Mail Order Pharmacy for maintenance medications. Maintenance medications are prescription drugs that you take regularly to treat ongoing conditions like diabetes, high blood pressure and asthma. You can usually save time and money by using the Express Scripts Mail Order Pharmacy to fill your maintenance medications.
- Use a participating retail pharmacy to fill your short-term prescriptions. For example, your doctor might prescribe a 15-day medication for an infection. You should always get these types of medications from a participating local pharmacy.

9. What is a formulary and how does it affect me?

Throughout the year, Express Scripts asks an independent panel of doctors and pharmacists to review and compare all the medications available to patients. When the panel finds there are multiple medications that work to treat the same condition and are equally safe and clinically effective, the findings may cause some medications to become “preferred,” while others may become “nonpreferred.” This helps to keep your overall benefit more affordable. When you are on a medication that is considered non-formulary or non-preferred the cost to obtain the medication will be higher than if you use a formulary or preferred brand. If a medication is considered a formulary exclusion and not covered, your doctor can call Express Scripts to obtain a prior authorization if you have previously used the formulary products.

10. How can I calculate my out-of-pocket cost for a drug?

Go to www.express-scripts.com or download the Express Scripts mobile app on your smart phone. The “price a drug” tool will tell you if your medication is covered, what the cost is and if there are alternatives available.

11. How do I know if my medication is covered or if there is a generic equivalent?

Go to www.express-scripts.com or download the Express Scripts mobile app on your smart phone. The “price a drug” tool will tell you if your medication is covered, what the cost is and if there are alternatives available.

12. Are generic drugs safe?

Yes. Generic medicines use the same active ingredients as brand-name medicines. A generic medicine works in the same way and provides the same clinical benefit as its brand-name version. This standard applies to all FDA-approved generic medicines. A generic medicine is the same as a brand-name medicine in dosage, safety, effectiveness, strength, stability, and quality, as well as in the way it is taken and should be used.

Generic medicines tend to cost less than their brand-name counterparts because they do not have to repeat animal and clinical (human) studies that were required of the brand-name medicines to demonstrate safety and effectiveness. In addition, multiple applications for generic drugs are often approved to market a single product; this creates competition in the marketplace, typically resulting in lower prices.

13. Why should I consider generics or formulary brand-name drugs?

You may save money by taking generics or formulary brand-name drugs because they usually cost less under your plan than non-formulary brand-name drugs. Many new generics have become available over the past year. If you’re taking a non-formulary drug, ask your doctor if a lower-cost option would be right for you.

14. When can I get a refill of an existing medication?

Your plan allows a refill when you have 25% of your medication remaining. For retail that means you can refill when you have approximately a week supply remaining and for mail you can refill when you have a 22-day supply remaining.

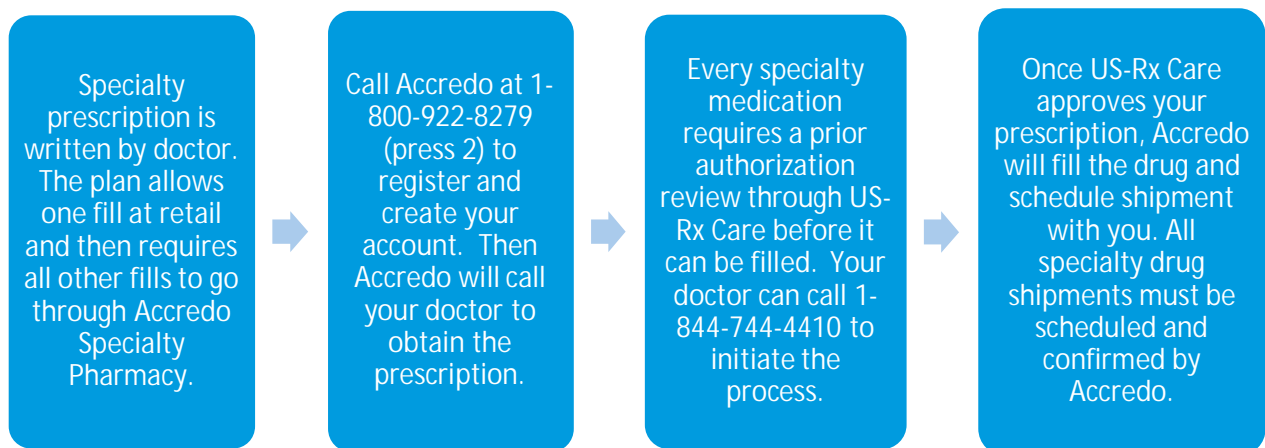
Specialty Drugs

15. What is a specialty drug?

Some prescription drugs are considered specialty medication. Specialty medications are used to treat chronic, complex conditions like multiple sclerosis, hepatitis C, rheumatoid arthritis and cancer. They can include oral solids or be injected, infused, or inhaled and usually require special handling and refrigeration.

****Please remember – All specialty prescriptions require prior authorization review through the Keenan Pharmacy Care Management Program (KPCM).** Your doctor can initiate the prior authorization review by calling US-Rx Care at 844-744-4410. US-Rx Care will inform your doctor and Express Scripts of the coverage decision. **

16. How do I fill a specialty drug?



17. What is Accredo specialty pharmacy?

Your first specialty drug fill is allowed at a retail pharmacy. Additional refills must be completed through the specialty pharmacy, Accredo. Accredo is Express Scripts' specialty pharmacy.

Specialty-trained pharmacists and nurses are available 24/7 to give you the personalized care and guidance you need to manage your therapy. You'll receive one-on-one clinical support to help you administer your medication safely and effectively, including ways to management possible side effects.

18. Can I order all my medications from Accredo?

No. Accredo dispenses only specialty medications.

Prior Authorization

19. What is the prior authorization process?

Non-specialty drugs	Specialty drugs
<p>What is a coverage review or prior authorization? Express Scripts has coverage management programs to help ensure you receive the prescription drugs you need at a reasonable cost. Coverage management programs include prior authorization and quantity duration. Each program is administered by Express Scripts to determine whether your use of certain medications meets our plan's conditions of coverage. In some cases, a coverage review may be necessary to determine whether a prescription can be covered under your plan.</p> <p>If your non-specialty prescription requires prior authorization you or your doctor can initiate the prior authorization review by calling Express Scripts at 800-753-2851. Express Scripts will inform you and your doctor in writing of the coverage decision.</p> <p>Why was the quantity written by my doctor denied by Express Scripts? The Drug Quantity Management program manages prescription costs by ensuring that the quantity of units supplied are consistent with clinical dosing guidelines as recommended by the Food and Drug Administration (FDA). The program is designed to support safe, effective, and economic use of drugs while giving patients access to quality care. Express Scripts clinicians maintain a list of quantity limit drugs, which is based upon manufacturer-recommended guidelines and medical literature. If you need additional quantity for a medication your doctor can complete a clinical review by contacting the prior authorization department at 800-753-2851.</p>	<p>All specialty prescriptions require prior authorization review through the Keenan Pharmacy Care Management (KPCM) program with US-Rx Care. Your doctor can initiate the prior authorization review by calling US-Rx Care at 844-744-4410. US Rx-Care administers the prior authorization reviews for KPCM. US-Rx Care will inform your doctor and Express Scripts of the coverage decision.</p>

Keenan Pharmacy Care Management (KPCM) program, powered by US-Rx Care

20. What is the Keenan Pharmacy Care Management (KPCM) program?

The Keenan Pharmacy Care Management (KPCM) program is an advocacy program that is designed to enhance your current prescription drug coverage with Express Scripts. This program offers an independent, unbiased review of prescription medications by engaging physicians and members directly to ensure that the best possible drug therapies are chosen, based on their clinical effectiveness and overall cost to patients and the plan.

In most cases, this program will help you reduce your out-of-pocket costs for prescription medications. At times, your out of pocket cost may not change but savings may be passed on to the Lakeside Industries plan, which helps keep the overall plan costs lower for everyone.

Non-specialty drugs	Specialty drugs
<p>How does the KPCM program work?</p> <ol style="list-style-type: none"> 1. KPCM completes a review of non-specialty prescription claims data through an automated care management system to assess all prescriptions written and identify appropriate therapeutic alternatives. 2. When KPCM identifies a better prescription drug therapy based on clinical effectiveness and overall cost, they recommend the alternative to your prescribing physician. 3. If your physician approves the alternative, KPCM will attempt to contact you by phone three times to discuss the alternatives. If they are unable to reach you, they will mail you a letter: <ul style="list-style-type: none"> ○ If you approve the alternative, the new prescription will be sent directly to your pharmacy. ○ If you don't approve the alternative, your prescription drug will not change. 4. We encourage you to respond to KPCM's outreach as you may have the opportunity to save money. 	<p>Will KPCM manage the prior authorization for my specialty drugs?</p> <p>Yes. The specialty prior authorization process is managed by KPCM and US-Rx Care. All other non-specialty drugs requiring a prior authorization will continue to be managed by Express Scripts.</p> <p>How will my doctor know to contact KPCM if a prior authorization review is required?</p> <p>If you bring a specialty prescription to your pharmacy, the pharmacy will receive an electronic message with the KPCM contact instructions to initiate the prior authorization process. If a provider contacts Express Scripts to initiate a prior authorization review, Express Scripts will direct the provider to contact KPCM by phone or via the website. Your doctor can also initiate the prior authorization review by calling US-Rx care at 844-744-4410.</p>

21. What is the turn-around time to get the medication approved?

Once KPCM receives necessary documents from the prescriber, the typical turn-around is under 24 hours.

22. Who do I call if I have questions?

We encourage you to speak with your doctor regarding any request for prior authorization. You may also contact a KPCM representative at 800-241-8440 Monday - Friday between 9am to 6 pm PST if you have any questions or wish to request a complete medication review. With this review, you can be proactive in identifying potential savings.

23. Why does KPCM have access to my private medical information?

The KPCM program works in concert with Express Scripts. The program is designed specifically to enhance your prescription drug coverage and provide you with ways to improve your quality of care. This program will help reduce your out-of-pocket costs for prescription medications too. None of your private medical information is

shared with your health plan or any third party. Your private information is always maintained in strict confidence.

24. Why would KPCM contact my doctor without my permission?

The KPCM program will always contract your prescribing physician first, before contacting you, to make sure your physician is comfortable with you making a switch from one medication to another. Only with the approval of your doctor will a KPCM representative contact you about an opportunity to take advantage of a lower cost therapy equivalent.

Important things to remember about the KPCM program:

- KPCM is completely voluntary for non-specialty medications.
- The medication alternatives KPCM recommends are lower in cost than the current medication you're taking.
- All recommended alternatives are on our plan's drug formulary.
- The focus of the program is to present you with the right drug for the right price while keeping drug interactions and safety top priority.
- You may at times receive phone calls from KPCM to notify you when safety improvements and/or cost saving opportunities have been identified and selected by your doctor.

Home Delivery for Maintenance Drugs

25. What is the Express Scripts Pharmacy Home Delivery service?

You can get a 90-day supply of maintenance medication using the Express Scripts Pharmacy Home Delivery program which provides the convenience of receiving a 90-day supply of your prescriptions through the mail.

26. How can I start using the Express Scripts Pharmacy Home Delivery service?

Ask your doctor to write a prescription for at least a 90-day supply, plus refills for up to one year (as appropriate). To fill the prescription, you may:

- Call customer service and request the mail order form that you can use to send in prescriptions.
- Ask your doctor to call or fax in the prescription to Express Scripts.
- Ask your Doctor to e-prescribe the prescription.

27. Is there an additional charge for shipping and handling with home delivery?

Medications are shipped via standard service at no cost to you. Express shipping is available for an additional fee.

28. How soon will I receive my home delivery prescription, and how can I check the status of my order?

Orders are usually processed and mailed within 48 hours of receipt. Please allow eight days from the day you mail in your prescription. You can check on the status of your order by logging on to www.Express-Scripts.com or you can call customer service (800-925-9145) and use the automated system.

29. How do I pay for my home delivery prescriptions?

You can pay by check, e-check (see below for additional information), money order, credit card, your HSA Bank FSA debit card (if you are enrolled in the general-purpose healthcare FSA), or your HSA Bank HSA debit card (if you have one). If you prefer to use a credit card, you have the option of joining Express Scripts' automatic payment program by calling 800-948-8779 or by enrolling online. If you currently use a credit card for your home delivery prescriptions, you'll need to contact Express Scripts with your credit card information, as this information can't be transferred.

E-check is another term for electronic fund transfer. When you pay for home delivery prescriptions with e-check, your cost-shares are conveniently deducted from your checking account. There's a 10-day grace period between the time your order is sent and when the amount is deducted from the assigned checking account. (The amount that is being deducted will be included in the prescription information that accompanies your order.) There are no additional fees for paying by e-check.