

PRESCRIPTION DRUG PROGRAM

If you enroll in the Standard or Enhanced **POS** option, or Enhanced **Indemnity option**, you are automatically **covered** under the **Prescription Drug Program**.

If you select an **HMO** for your medical option, you do not receive benefits from the **Prescription Drug Program**. Instead, you will receive the prescription drug benefits available through your **HMO**. Contact your **HMO** for specific information about prescription drug benefits.

If you are an International Assignee covered through **Aetna Global Benefits** under the International **Indemnity option**, the **Prescription Drug Program** *does not* apply to you. Instead, you will receive the prescription drug benefits available through **Aetna Global Benefits**. Contact **Aetna Global Benefits** (see “Important Contacts”) for specific information about prescription drug benefits.

How the Prescription Drug Program Works

The **Prescription Drug Program** offers you the following three ways to fill prescriptions:

- At your local **participating pharmacy**,
- At your local non-participating pharmacy, or
- Through Aetna Rx Home DeliverySM.

Use a local pharmacy for short-term prescriptions of up to 34 days (or a 90-day supply of insulin). For a prescription drug you use on an ongoing basis, Aetna Rx Home Delivery provides up to a 90-day supply of your prescriptions with each order. *You must use Aetna Rx Home Delivery for maintenance drugs after 3 consecutive fills for the same dosage at the retail level.* Otherwise, the prescription drug will not be covered.

Your cost varies depending on how you get your prescriptions filled and the medical option in which you are enrolled.

Participating Pharmacy

When you go to a **participating pharmacy**, present the pharmacist your medical ID card. The pharmacist will charge you the appropriate **coinsurance** for your prescription. That is the only amount you will pay.

To find a **participating pharmacy** near you:

- Visit Aetna Navigator at www.AetnaNavigator.com (in DocFind, under Select a Plan, select General Card Program),
- Call **Aetna** (see “Important Contacts”), or
- Ask your local pharmacy if it is a **participating pharmacy**.

Non-Participating Pharmacy

When you use a non-participating retail pharmacy to fill a prescription, you pay the entire cost at the time of purchase. Then you file a claim with **Aetna** for reimbursement. After you meet the **Prescription Drug Program’s** annual **deductible**, you will be reimbursed 70% of the **allowable amount** for **covered** medications. The **deductible** is \$100 for yourself and each of your **covered dependents**, up to a maximum of \$300 for your family. This **deductible** is in addition to any **deductibles** you may be required to pay under the Standard or Enhanced **POS** option, Enhanced **Indemnity option** or **Mental Health and Chemical Dependency Program**. Non-participating pharmacy benefits do not apply to mail order prescriptions filled by a company other than **Aetna**.

Call **Aetna** (see “Important Contacts”) or go online through the Avaya Healthy Decisions Web site at www.AvayaHealthyDecisions.com (click on “Reference Materials & Forms”) to obtain claim forms.

Filling Prescriptions by Mail, Phone or Fax

Aetna Rx Home Delivery is a great way to fill prescriptions if you regularly take the same medication on an ongoing basis. Up to a 90-day supply is available. To fill a prescription by mail, simply get an order form from **Aetna** or print a form from the Avaya Healthy Decisions Web site at www.AvayaHealthyDecisions.com (look for the claim form under “Reference Materials & Forms”), follow the instructions and return the completed form to the address indicated along with the appropriate **coinsurance** payment and the written prescription. Generally, your prescription will be delivered to you, postage-paid, within 14 days from when your order is received.

Alternatively, your doctor can call (1-800-823-7252) or fax (1-866-681-5166) a new prescription directly to **Aetna**.

Refills are even easier. You can order a refill by mail, call the phone number on your prescription label or visit www.aetna.com/aetnarxhomedelivery. You can use your credit card to pay.

Prescriptions can be filled with senior-friendly, child-resistant bottles. Each new prescription will include an informative insert about the medication.

Covered Prescription Drug Items

Generally, the **Prescription Drug Program** covers:

- Drugs provided by a pharmacist and prescribed by a **physician** (see “Exclusions” for exceptions)
- Prescription birth control medications or contraceptive devices (including oral contraceptives or injections)
- Insulin
- Disposable supplies ordered by a **physician** for a diabetic patient including:
 - Insulin needles and syringes
 - Blood and urine testing supplies
- Prescription (not over-the-counter) smoking deterrents (including nicotine products such as gums and patches)
- Yohimbine

Diabetic testing equipment may be **covered** under the durable medical equipment benefit of your Standard or Enhanced **POS** option, or Enhanced **Indemnity option**.

Drugs Requiring Precertification

The Prescription Drug Utilization Management Program requires **precertification** for certain medications before coverage will be provided under the Medical Plan. **Aetna** must approve the **precertification**. To request approval, your doctor must call or fax a form to **Aetna** with the relevant information. **Aetna** will confirm that the drugs are being used for specific conditions, and will work with you, your pharmacist and your **physician** to secure the necessary confirmation. If you have any questions on this approval process, you or your doctor should call **Aetna** Member Services. If the request is approved, your doctor is notified and the coverage is provided. If the request is denied, you and your doctor will be notified.

The following listing includes the drugs that require approval from **Aetna** prior to being covered under the Medical Plan. Discuss **precertification** and the best medication for your care with your doctor.

**Non-Sedating
Antihistamines***

**Proton Pump
Inhibitors****

Antifungals

Migraine Medications

Allegra/Allegra-D	Aciphex	Diflucan***	Amerge
Clarinet/Clarinet-D	Nexium	Fluconazole***	Axert
Fexofenadine	Omeprazole	Itraconazole	Frova
Senprex-D	Prevacid	Lamisil	Imitrex
Xyzal	Prilosec	Noxafil	Maxalt/Maxalt MLT
	Protonix	Penlac Nail Laquer	Migranal
	Zegerid	Sporonox	Relpax
		Vfend	Zomig/Zomig ZMT

Acne Products

Accutane
Avita
Isotretinoin
Retin-A
Tretinoin
Ziana

Growth Hormones

Genotropin
Humatrope
Norditropin
Nutropin/Nutropin AQ
Protropin
Saizen
Serostim
Tev-Tropin

Weight Loss Products

Bontril
Didrex
Diethylpropion
Fastin
Ionamin
Meridia
Phendimetrazine
Phentermine
Prelu-2
Tenuate
Xenical

Pain Medications

Butorphanol NS
Stadol NS

Flu Medications

Relenza
Tamiflu

COX II's

Celebrex

* Requires a two-week trial of Claritin

** Requires a two-week trial of Prilosec over-the-counter for certain diagnoses

*** Excludes 150 mg strength

Drugs with Coverage Limitations

The **Prescription Drug Program** allows limited coverage for certain drugs. The following list of drugs or drug categories have coverage limitations.

- Butorphanol (quantity limit of 2 vials per 34-day supply)
- Male Erectile Dysfunctions (8 tablets/injections/units per 34-day supply)
- Migraine Medications: Amerge, Axert, Frova, Imitrex (tablets, nasal spray, injections, kits), Maxalt, Migranal, Relpax, Zomig (tablets, nasal spray) – quantity limits vary; determined by **Aetna**
- Relenza (limited to two treatments per year)
- Stadol NS (quantity limit of 2 vials per 34-day supply)
- Tamiflu (limited to two treatments per year)

Amount of Coinsurance*

Standard POS

	For ...	Your coinsurance level will be ...	And your payment will be at least** ...	But no more than ...
Retail Participating Pharmacy: (up to a 34-day supply, except for insulin)	Generic drugs	25%	\$10	\$20
	Brand-name drugs	25%	\$27	\$68
	Insulin (90 day supply)	25%	\$54	\$136
Home Delivery: (up to a 90-day supply)	Generic drugs	25%	\$20	\$40
	Brand-name drugs	25%	\$54	\$136

* A \$15 **copayment** is required for chemotherapy drugs. For non-participating pharmacies, you pay 30% of the **reasonable and customary** cost of the prescription after you satisfy the annual **deductible** (\$100 per individual or \$300 per family)
 ** If the total cost of the prescription is less than the minimum **copayment**, you will be charged the total cost of the prescription.

Enhanced POS and Enhanced Indemnity

	For ...	Your coinsurance level will be ...	And your payment will be at least** ...	But no more than ...
Retail Participating Pharmacy: (up to a 34-day supply, except for insulin)	Generic drugs	20%	\$9	\$15
	Brand-name drugs	20%	\$24	\$60
	Insulin (90 day supply)	20%	\$48	\$120
Home Delivery: (up to a 90-day supply)	Generic drugs	20%	\$18	\$30
	Brand-name drugs	20%	\$48	\$120

* A \$15 **copayment** is required for chemotherapy drugs. For non-participating pharmacies, you pay 30% of the **reasonable and customary** cost of the prescription after you satisfy the annual **deductible** (\$100 per individual or \$300 per family)
 ** If the total cost of the prescription is less than the minimum **copayment**, you will be charged the total cost of the prescription.

Mandatory Home Delivery

A mandatory home delivery provision applies to maintenance drugs. After a prescription for a maintenance drug is filled three consecutive times for the same dosage at a retail pharmacy, you must obtain the drug via **Aetna Rx Home Delivery** in order to receive coverage for the drug. See “Filling Prescriptions by Mail, Phone or Fax.”

Aetna Specialty Pharmacy

Aetna Specialty Pharmacy works to support the unique needs of patients with chronic illnesses, who require specialty medications including injectables. These drugs often aren't available at retail pharmacies. They also often require special storage and handling, fast delivery, and expert support to monitor their use. Aetna Specialty Pharmacy offers specialty medications and accompanying support to manage more than 20 different disease states. You are supported by a health care team, including patient care coordinators, registered nurses and pharmacists, and insurance and claims specialists.

To learn more about specialty drugs covered by your **Aetna** benefits, call Member Services at the toll-free number on your member ID card or visit Aetna's secure member Web site, Aetna Navigator™, at www.AetnaNavigator.com.

Additional Pharmacy Services

You are entitled to the following additional pharmacy services under the **Prescription Drug Program**:

- *Drug Utilization Review.* Prescriptions filled through the program become part of a computerized database that alerts the **participating pharmacy** or home delivery pharmacists to potential drug interactions each time you have a prescription filled.
- *Toll-Free Prescription Drug Customer Service.* **Aetna** maintains a special toll-free customer service number you can call with questions about the **Prescription Drug Program**, for help locating a **participating pharmacy**, or to get an order form for **Aetna Rx Home Delivery** or a claim form for a prescription filled at a non-participating pharmacy. To help locate a **participating pharmacy**, you may also search online using **Aetna Navigator** available at www.AetnaNavigator.com. See “Important Contacts.”

Other special services available by calling **Aetna** (see “Important Contacts”) include:

- **Emergency** pharmacist consultations, 24 hours a day, seven days a week
- Large print or Braille labels on medications filled through **Aetna Rx Home Delivery**, upon request

Special telephone numbers are also available for hearing impaired employees and for those overseas. See “Important Contacts.”

Filing a Claim

You do not need to file a claim if you use a **participating pharmacy**. You will only need to complete a home delivery order form when you use **Aetna Rx Home Delivery**. On a refill, it is even easier; you can visit www.aetna.com/aetnarxhomedelivery or call **Aetna Rx Home Delivery** with your credit card number.

If you use a non-participating pharmacy, you will need to pay the full cost for the prescription and file a claim for reimbursement.

For more information, see “Filling Prescriptions by Mail, Phone or Fax” and “Non-Participating Pharmacy.”

Claim Appeals

To appeal a decision for denied Preauthorization or Quantity Limited claims under the **Prescription Drug Program**, contact **Aetna** (see “Important Contacts”). Your concern will be investigated and you will be contacted. If you are not satisfied, you can appeal the decision. For more information, see “Claim Procedures.”