

Kingsway Regional School District

Prescription Coverage Selections - Schools Health Insurance Fund/Express Scripts

Who Can Select This Plan?

All Employees

NJ Educators Health Plan & Garden State Plan

Retail Copays	
Generic	\$5 Copay
Brand with <u>No</u> Generic Alternative	\$10 Copay
Brand with Generic Alternative	Member Pays the Difference**
Retail Dispensing Limitation	30 day supply
Mail Order	
Generic	\$10 Copay
Brand with <u>No</u> Generic Alternative	\$20 Copay
Brand with Generic Alternative	Member Pays the Difference**
Mail Order Dispensing Limitation	90 day supply
Additional Features	
*Step Therapy	Applies
**Mandatory Generic	Applies
***Mail Order for Specialty Medications	Applies
****Closed Formulary	Applies

***Step Therapy**- Where more than one medication in a certain drug class has been shown to be clinically effective but a varying costs, Step Therapy requires a trial with the lower cost medication before approval of the higher cost medication, where clinically appropriate.

****Mandatory Generics- NJEHP and GSP**- The pharmacist must dispense the generic equivalent medication when one is available. If the member fills the brand name drug instead, they will be responsible for the brand copay plus the difference in cost between the generic and brand name drug.

*****Accredo** is the specialty pharmacy for Express Scripts. Specialty pharmaceuticals typically require special handling and patient monitoring.

******Closed Formulary** - Certain medications are excluded from the covered drug list. A great majority of brand-name medications and generic medications are included in the formulary. All conditions with excluded medications have covered clinically equivalent medications. Please note, the formulary may change throughout the year, and for a copy of the most up to date version, please refer to Express Scripts website: <https://www.express-scripts.com/>

This overview is being provided as a convenient reference tool and is not a complete overview of the benefits being offered through your prescription plans. Some plan limitations may apply. Please refer to the plan documents provided by your carriers for detailed plan information. If there is any discrepancy between the descriptions of the program elements in this overview and the official plan documents, the language of the official plan documents shall prevail as accurate.