

Frequently Asked Questions (“FAQs”): Exclusive Smart90

1. What is a 90-day supply network?

It’s a feature of your prescription plan managed by Express Scripts. With it, you have two ways to get up to a 90-day supply of your daily medications (those drugs you take regularly for ongoing conditions, such as high blood pressure, diabetes or high cholesterol). You can conveniently fill those prescriptions either through home delivery from Express Scripts Pharmacy® or from any retail pharmacy.

2. How many pharmacies are available to me?

You can go to any participating CVS pharmacy. If you need help locating one, visit [express-scripts.com](https://www.express-scripts.com) and click “Prescriptions,” then “Find a Pharmacy.”

3. What happens if I keep filling my daily medication like I’m doing now?

Per your plan, if you keep filling a 30-day supply instead of a 90-day supply, you’ll pay either a higher cost or the full cost for your medication.

4. What does “full cost” mean?

“Full cost” is the actual cost of your medication. For example, the actual cost of the medication might be \$75, but if you have a copayment or coinsurance, your payment might only be \$20. “Full cost” means that your payment would be the entire \$75.

5. What is the advantage of getting up to a 90-day supply vs. a 30-day supply?

By getting up to a 90-day supply, you’ll make fewer trips to the pharmacy, and you’ll only need to make one payment every three months. Also, there’s usually a savings for getting one three-month supply vs. three one-month supplies at retail.

Depending on your plan, after either the second or third time you purchase a 30-day supply of a daily medication, you could pay a higher cost or the entire cost.¹ But you can avoid paying more by choosing a 90-day option — either through home delivery from Express Scripts Pharmacy or from any CVS pharmacy. You will pay the same copayment for your 90-day supply whether you fill through home delivery from Express Scripts Pharmacy or from a CVS pharmacy.² Find out more at [express-scripts.com/KyleAndNick](https://www.express-scripts.com/KyleAndNick).

6. How do I get a 90-day supply of my medication?

You can have Express Scripts Pharmacy deliver it (with FREE standard shipping) by visiting [express-scripts.com/3month](https://www.express-scripts.com/3month). You can also fill your prescription at any CVS pharmacy.

7. What is the difference between daily medications and my other medications?

Daily medications, also called long-term or maintenance medications, are those you take on an ongoing basis, such as to treat high blood pressure or high cholesterol. Other medications not considered “daily”, include antibiotics and other medications that you take for short periods of time. Under your plan, you can fill these prescriptions at any participating retail pharmacy in your network.

8. I already use home delivery from Express Scripts Pharmacy to get my daily medications. Do I need to change anything?

No. If you’re using home delivery services from Express Scripts Pharmacy for your daily medications, you may already be saving money under your plan. However, if you have additional questions, feel free to call Express Scripts at the number listed on the back of your ID card.

¹ The medications affected by this plan limit may change. To find out whether your medication’s price is affected by these plan limits, visit express-scripts.com and select “Price a Medication” from the “Prescriptions” menu after you log in. After entering your medication, click “View coverage notes” on the results page. If you are a first-time visitor to our website, please take a moment to register and have your member ID number handy. If the cost of a medication at a retail pharmacy is lower than your plan’s retail copayment or coinsurance, you will not pay more than the retail pharmacy’s cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail copayment or coinsurance.

² Price may vary slightly for coinsurance plans.