

Capital Rx Prescription Drug Coverage

Effective July 1, 2023, we will transition to a new Pharmacy Benefit Manager, Capital Rx. Capital Rx will replace Express Scripts, the former provider. We are excited to partner with Capital Rx for our enrolled plan participants due to their innovative solutions that help to reduce costs, drive greater efficiency, improve member experiences, and eliminate confusion around benefits.



When you enroll in a medical plan, you automatically receive prescription drug coverage through Capital Rx. The Pharmacy Management Formulary Program provides a defined list of FDA-approved medications chosen for their medical effectiveness and value. The formulary list includes both generic and brand-name drugs. Your share of the cost will always be less for drugs that are on the formulary list; however, coverage is available for many non-formulary drugs. The Pharmacy Management Formulary Program utilizes the Capital Rx network, where you can locate a participating pharmacy to fill your prescription.

The formulary drug program is divided into copayment categories called tiers. The copays per tier depend on the plan you choose.

To get an updated copy of the tiered formulary list of drugs, visit www.cap-rx.com.

With Capital Rx as your prescription drug benefit manager, you will have access to:

- **Retail pharmacies.** A network of over 65,000 participating independent and chain pharmacies nationwide.
- **Convenient Home Delivery services through the Capital Rx Pharmacy.** You can have up to a 90-day supply of most maintenance medications delivered directly to you. Maintenance medications are those taken to treat an ongoing condition, such as high blood pressure, high cholesterol or diabetes.
- **Online resources.** You can go to www.cap-rx.com for useful health and benefit information, along with online pharmacy services.
- **Capital Rx Customer Service.** Representatives are available to you by phone 24 hours a day, 7 days a week. Pharmacists are also available around the clock for consultation.
- **Specialist Pharmacists.** These pharmacists are available 24/7 by phone to help you and your doctors make sure that your medications act safely together and work well for you. Each has had specialized training in the medications used to treat a specific long-term condition, such as diabetes, high blood pressure, and asthma.

Go Generic! Keep You and Your Wallet Healthy

1. What are generic drugs?

Generic drugs are prescription medications that have the same active ingredients, dosage amounts, strength, safety, and quality as brand-name prescription medications.

2. Are generic drugs just as safe as brand-name drugs?

Yes. Laboratories that produce generic drugs must meet the same high FDA standards as the facilities of brand-name drugs, and all generic drugs are FDA-approved to be therapeutically equivalent to brand-name drugs.

3. Why are generic drugs less expensive?

When a new medicine is invented, a patent is filed so that no other company may reproduce that drug. While the patent is current, companies can charge a much higher price for the drug because there is no competition. In addition, companies often spend large amounts of money for advertising and promotion, further increasing the cost of the brand name medication.

When a medication's patent expires, other companies may produce this drug, creating generic medications. Due to increased competition, and because these other companies rarely spend money on advertising, the price of the generic drug is significantly lower.

4. What is different about generic?

The appearance of brand-name drugs is protected by law, so generic drugs will have different shapes, flavors, and/or colors. However, since the active ingredients are the same, they will work the same way in your body as the brand-name drug.

5. Does every brand-name drug have a generic drug equivalent?

No. Pharmaceutical companies have a patent on their brand-name medications, so new drugs will not have a generic equivalent until the patent expires.

6. What if my brand-name drug is not available in generic form?

Even if your brand name drug is not available in generic form, there may be a different generic drug that could work just as well. Ask your doctor if a therapeutic alternative might be right for you. A generic therapeutic alternative is the equivalent for a different brand-name drug and treats your condition using a different active ingredient. If your doctor agrees, you can feel confident about using the generic therapeutic alternative and feel good about saving money too!