# **Indiana Laborers** *Welfare Fund*



Prescription Drug Plan by



# Prescription Benefit Update: Convenient Coordination of Benefits (COB) Processing

Thanks to Indiana Laborers Welfare Fund's partnership with Sav-Rx, your prescription coverage is accessible, high-quality, and affordable. Now more than ever, you will have the added convenience of having secondary (COB) coverage processing available at the point of sale when you present both your Sav-Rx card and your other coverage card! This new benefit means that there will be no need to mail in receipts for reimbursement when you utilize your prescription benefit from Indiana Laborers Welfare Fund in combination with another prescription benefit! This improved operational process allows you to continue to receive the same coverage and competitive Sav-Rx rates while also having COB reimbursements performed at the point of sale! Present both your Sav-Rx card and your primary prescription coverage card at any in-network pharmacy to take advantage of this excellent benefit today!

## An Overview of Your Sav-Rx Prescription Benefit

	Generic Medications	Formulary Medications	Non-Formulary Medications	Brand with Generic Medications*
Retail Pharmacy (Up to a 30-Day Supply)	<b>20</b> % copay (\$10 min, \$20 max)	<b>30</b> % copay (\$20 min, \$40 max)	<b>40%</b> copay (\$40 min, \$80 max)	40% copay + difference in cost (\$40 min, \$80 max)
Sav-Rx Mail Order Pharmacy (Up to a 90-Day Supply)	<b>15%</b> copay (\$25 min, \$50 max)	<b>25%</b> copay (\$50 min, \$100 max)	<b>35%</b> copay (\$100 min, \$200 max)	35% copay + difference in cost (\$100 min, \$200 max)
Walk In Mail (Up to a 90-Day Supply)	<b>15%</b> copay (\$25 min, \$50 max)	<b>25%</b> copay (\$50 min, \$100 max)	<b>35%</b> copay (\$100 min, \$200 max)	35% copay + difference in cost (\$100 min, \$200 max)
Specialty (Up to a 30-Day Supply)	<b>15%</b> copay (\$8 min, \$16 max)	<b>25%</b> copay (\$16 min, \$33 max)	<b>35%</b> copay (\$33 min, \$66 max)	35% copay + difference in cost (\$33 min, \$200 max)

<sup>\*</sup>If a generic drug is available, and you elect to purchase a brand-name drug rather than the equivalent generic drug, you are required to pay the non-formulary copay plus the difference in cost between the brand-name drug and equivalent generic drug unless your doctor has submitted a letter of medical necessity to Sav-Rx.







# For Organized Labor, By Organized Labor

# Where to Use Your Sav-Rx Prescription Benefits

#### Sav-Rx Mail Order Pharmacy

#### **Benefits**

- Cost-effective option for long-term maintenance and specialty medications
- All orders shipped directly to your door for no additional charge

#### **How It Works**

- Send in prescription
- Pay at the time of order
- Orders shipped to you
- Convenient refills by phone, the Sav-Rx website, or the Sav-Rx App

#### **How to Send in Prescriptions (3 Options)**

- 1. Ask your doctor to send the prescription electronically to Sav-Rx in Fremont, NE.
- 2. Ask your doctor to fax us the prescription at 402-753-2890.
- Call Sav-Rx with your prescription drug name and your physician's contact information, and we will do the rest!

#### Sav-Rx Retail Pharmacy Network

#### What It Includes

- Most pharmacies in your area participate
- Wal-Mart, Sam's Club, Walgreens and some CVS pharmacies are not included in this network

#### How to Make Use of the Network

- To locate a pharmacy near you, visit www.savrx.com and enter the Group on your ID card and your zip code.
- To access your benefit, present your Sav-Rx ID card at your pharmacy

#### Sav-Rx Walk-In Mail Order Network

#### **Benefits**

- Receive 90-day supplies at participating pharmacies
- Includes CVS and select independent pharmacies!

### **Tips to Reduce Drug Costs**

Eliminate unnecessary drugs (and lower your risk of side effects and drug interactions) by reviewing medications with your physician or pharmacist.

Let your doctor know that cost and therapeutic effectiveness both matter. Ask if there is a generic or lower-cost substitute available.

Look in supermarket, chain, independent pharmacies, and Sav-Rx Mail Order pharmacies.

Free samples are usually brand name and more expensive in the long run.

Consider asking your doctor for a smaller quantity of a new medication until you know it is right for you. This is especially helpful if you are paying cash or have a high copay.

Pharmacists can be helpful in guiding you and identifying other options if you are unable to afford your medications.

Call Sav-Rx for assistance in reducing your overall drug costs. A live, union representative will be available to speak with you 24/7/365.





