Frequently asked questions:
Filling prescriptions with FutureScripts

General questions

Who is FutureScripts?

FutureScripts is the pharmacy care services manager for your plan. We are committed to helping you get the most out of your prescription drug benefit. We provide safe, easy and cost-effective ways for you to get the medication you need.

What is a formulary?

A formulary is a list of commonly prescribed medications. The list includes both brand-name and generic medications approved by the Food and Drug Administration (FDA). Medications are listed by common categories or classes and then placed into tiers that represent the cost you pay out of pocket. The formulary also tells you which medications have prior authorization, quantity limits and step therapy coverage requirements.

Using the formulary can help you and your doctor make informed decisions about your medications and may help you save money.

What are tiers?

The formulary is broken out into sections called tiers. Tiers tell you the amount you pay for your prescription. Tier 1 medications provide the highest overall value with the lowest out-of-pocket costs.

Choosing medications in lower tiers may save you money.

Your specific group benefit may have two, three, four, or five tiers

Your cost / Drug tier*	Medication value and coverage
$ Lowest / Tier 1	Highest overall value. Mostly generic drugs. Some brand drugs may be included.
$$ Mid-range / Tier 2	Good overall value. Mix of brand-name and generic drugs. Consider Tier 2 drugs to reduce costs.
$$$ Higher / Tier 3	Lowest overall value. Mostly brand drugs, some generics. Ask your doctor if a Tier 1 or 2 option could work for you.
$$$$ Highest / Tier 4	Specialty injectable and other high cost agents. A client would typically use a percentage coinsurance due to high costs.

Prior Authorization

What is Prior Authorization?

Prior Authorization (PA) means you must obtain approval for certain medications to be covered by your plan.

Why do some medications require PA?

PA is used to make sure the medication you are taking is appropriate and effective for your condition.

How does Prior Authorization work?

We work with your doctor to ensure safe and effective use of select prescription medications. Before your coinsurance can be applied at the pharmacy, the medication must be approved by FutureScripts, along with your doctor.

How do I know if I take a medication that requires prior authorization?

Check your formulary. If you see “PA” next to your medication, you need a prior authorization. You can also talk to your doctor about whether another option could work for you.

How do I request a prior authorization?

There are two ways to request a prior authorization. On or after your effective date:

1. Call FutureScripts to request a prior authorization. With your permission, we will contact your doctor.
2. Ask your doctor to contact FutureScripts directly.

Quantity limits

What is a quantity limit?

A quantity limit is a restriction placed on the amount of medication covered over a period of time. You will only be able to get a certain amount of medication each time you fill.

Why are there quantity limits?

Some medications have quantity limits for quality and safety reasons.

How are quantity limits determined?

Our review committee of independent doctors and pharmacists meets regularly to review medications and consider how they should be covered by pharmacy benefit plans. Often quantity limits are based on:

- FDA approved indications
- Manufacturer’s package labeling instructions
- Well-accepted or published clinical recommendations.

How do I fill a prescription that has a quantity limit?

Check your formulary. If your medication has a “QL” by it, there is a quantity limit restriction. Either you or your doctor can contact FutureScripts. Make sure your prescription is written for the covered amount. If your prescription is written for more than what your plan covers, you or your doctor will need to request a prior authorization to confirm coverage.

Step Therapy

What is Step Therapy?

Some medications have lower-cost equivalents available. Step Therapy requires that you first try a more cost-effective medication before your plan will cover a more expensive option. Usually Step 1 medications are generic medications that have proven effective for people with your condition.

How do I know if my medication requires step therapy?

Check your formulary. If you see “ST” next to your medication, you will need to try a lower-cost option before the higher-cost medication will be covered. Talk to your doctor about what options could work for you.

Need more information?

- Talk to your doctor
  Also talk about what you need to do to get your medication or whether a lower-cost option could work for you.
- Review the formulary at **www.ibx.com** under forms/documents.
- Call customer service at **the number on your member ID card.**

FutureScripts home delivery

Why should I choose home delivery?

Using home delivery through FutureScripts offers you several benefits.

- **Cost savings.** You may pay less for a 90-day supply of the medications you take regularly.
- **Convenience.** Medication is delivered right to your door, which means fewer trips to the pharmacy. And standard shipping is always free.
- **24/7 access and reminders.** Speak to a pharmacist who can answer your questions any time.

How do I sign-up for home delivery?

Whether you have a new prescription or need to transfer an existing one, it's easy to get started with FutureScripts:

- **ePrescribe.** Ask your doctor to send an electronic prescription to FutureScripts.
- **Online.** Visit **www.ibx.com** from there, you can fill new prescriptions, transfer others to home delivery, and more.
- **Phone.** Call the toll-free number on your member ID card to speak with a customer service advocate.

How long will it take to get my prescriptions?

Once FutureScripts receives your completed order for a new prescription, your medication should arrive within four to seven business days.

Completed refill orders should arrive in about seven business days.

More information

Visit **www.ibx.com**

Call us toll free at the number on your member ID card

www.FutureScripts.com

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