



Health
Solutions

C&A Industries, Inc.

**Qualified High Deductible
Health Plan**

PHARMACY BENEFIT MEMBER BOOKLET

Printed on:



VALUE, QUALITY AND CONFIDENCE



Costco Health Solutions Customer Care

HOURS:

24 Hours a Day | 7 Days a Week

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www.costcohealthsolutions.com

YOUR PHARMACY BENEFIT

Welcome to Costco Health Solutions, the pharmacy benefit provider for C&A Industries, Inc. We're committed to lowering drug costs, improving health and delivering superior service. This booklet contains important information about your pharmacy benefit.

We look forward to serving you!

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PHARMACY BENEFIT SCHEDULE

BENEFIT EFFECTIVE DATE

January 1, 2018

BENEFIT TYPE

CA11

3 Tier Select Plus Formulary

DAYS SUPPLY DISPENSED

Retail Network Pharmacy	Up to 30 Days
Costco Specialty Pharmacy	Up to 30 Days
Costco Retail Pharmacy	Up to 90 Days
Costco Mail Order	Up to 90 Days

BENEFIT STRUCTURE

Tier Level	Retail 30 day Pharmacy	Costco 90 day Retail Pharmacy / Mail Order	Costco Specialty Pharmacy	Non-Participating Pharmacy
Tier 1 [‡]	Deductible then 0% coinsurance			
Tier 2 [‡]	Deductible then 0% coinsurance			Deductible then 50% coinsurance
Tier 3 [‡]	Deductible then 0% coinsurance			Deductible then 50% coinsurance
Specialty* [‡]	Deductible then 0% coinsurance			

*Specialty drugs must be dispensed by Costco Specialty Services.

[‡] Applies to Out-of-Pocket Maximum

ANNUAL DEDUCTIBLE (IN NETWORK)

Individual Deductible	\$2,700
Family Deductible	\$5,400

ANNUAL OUT-OF-POCKET (IN NETWORK)

Individual Maximum	\$2,700
Family Maximum	\$5,400

ADDITIONAL COVERAGE INFORMATION

C&A Industries, Inc. encourages members to utilize generic medications when a generic is available. If your physician specifies that a brand name should be dispensed you will pay the appropriate brand copay. If you request the brand name when a generic is available, you will pay the appropriate brand copay plus the difference in cost between the brand and generic.

§ Infertility drugs: Members (employees and spouses only) must have had continuous coverage under the C&A medical plan for the previous 12 months to qualify for the benefit. Subject to a \$5,000 lifetime benefit maximum.

MAIL ORDER SERVICE

Costco Mail Order Pharmacy service is an extension of your current prescription drug benefit and is **voluntary**. You may fill your 90-day prescription(s) at a Costco Warehouse Pharmacy or have it sent by mail. Mail order gives you the convenience of having your 90-day maintenance medications delivered directly to your home. You are not required to have a Costco membership to use this benefit.

RXCENTS (SAVINGS ENABLED TABLET SPLITTING)

Through this program, members pay only one-half of their usual cost on a select group of prescription drugs. This program is part of your pharmacy benefit and is **voluntary**.

SPECIALTY PHARMACY

Costco Specialty Services is the exclusive provider for your specialty medications as part of your prescription drug plan is **mandatory**. What this means for you is that you and those covered by your benefit will receive the personalized care and expertise of Costco Specialty Services' dedicated pharmacists which is essential to successful therapy. Costco Specialty Services goes beyond traditional retail pharmacy, helping you get the most from your specialty medication therapy.

SPECIALTY COPAY CARD ASSISTANCE PROGRAMS

Under your C&A Industries, Inc. benefit plan you may have a deductible or an out-of-pocket maximum. Any specialty drug co-pay assistance program that is paid by a drug manufacturer or other third party will not count towards your deductible or out-of-pocket maximum.

ACA COVERED PREVENTATIVE MEDICATIONS

The following preventative services are included with a \$0 copay and no cost sharing:

- A&B recommendations from the U.S. Preventive Services Task Force (USPSTF), found here:
<https://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/>
- Smoking cessation products* (all prescription & over-the-counter products)
- Vaccines (if not covered by medical benefit)
- Folic acid*
- Liquid iron*
- Fluoride*
- Aspirin*
- Vitamin D*
- Breast cancer prevention (tamoxifen, raloxifene)*
- Coverage of FDA-approved formulary contraceptives
- Bowel preparations for colorectal cancer screening*
- Statins at doses used to prevent heart attack and stroke*

*Specific guidelines apply

EXCLUSIONS

- Sexual Dysfunction Agents
- Prescription Drug Product (including, but not limited to, immunizations and allergy serum). These drugs must typically be administered or supervised by a qualified provider or licensed/certified health professional in an outpatient setting.
- All over-the-counter drugs, unless designated as covered by the Pharmacy Benefit Manager (PBM). Any product dispensed for the purpose of appetite suppression and other weight loss products. (Any FDA approved prescriptions for weight loss and/or appetite suppression.)
- Charges for drugs used for traveling purposes.
- Charges for medications for the treatment of erectile dysfunction.
- Charges for medications obtained through a discount program or over the Internet, unless Prior Authorized by the PBM.
- Charges for supplies or medications without a doctor's prescription order.
- Coverage for Prescription Drug Products for the amount dispensed (days' supply or quantity limit) that exceeds the supply limit.
- Drugs that are prescribed, dispensed or intended for use while you are an inpatient in a Hospital, Skilled Nursing Facility, or Alternate Facility.

- Drugs used for cosmetic purposes.
- Durable Medical Equipment, prescribed or non-prescribed outpatient supplies, other than the diabetic supplies and inhaler spacers specifically stated as covered.
- Experimental, Investigational or Unproven Services and medications; drugs used for experimental indications and/or dosage regimens.
- General vitamins, except the following, which require a Prescription Order or Refill: prenatal vitamins, vitamins with fluoride, and single entity vitamins.
- Growth hormone for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
- New Prescription Drug Products and/or new dosage forms until the date they are reviewed and assigned to a tier by our Pharmacy and Therapeutics (P&T) Committee.
- Prescription Drug Products dispensed outside the United States, except as required for Emergency treatment.
- Prescription Drug Products for any condition, Injury, Sickness or mental illness arising out of, or in the course of, employment for which benefits are available under any workers' compensation law or other similar laws, whether or not a claim for such benefits is made or payment or benefits are received.
- Prescription Drug Products furnished by the local, state or federal government.
- Unit dose packaging of Prescription Drug Products.
- Charges for prescriptions obtained at CVS Pharmacies are out of network; not participating pharmacy coinsurance amounts will apply.

FILLING YOUR PRESCRIPTION



Filling Your Prescription at a Network Pharmacy

The first step to filling your prescription is deciding on a participating pharmacy. In most cases, you can still use your current pharmacy. There is a complete list on our website, www.costcohealthsolutions.com.

Using Your Pharmacy Benefit ID Card

Your new pharmacy benefit ID cards are included on the back cover of this booklet. Remove and retain your ID cards for use at the pharmacy. You'll need them each time you fill your prescriptions. The cards contain information the pharmacy needs to process your prescription. To determine your copay before going to the pharmacy, consult your Pharmacy Benefit Schedule or call Costco Health Solutions Customer Care.

Receiving Your Medications through Mail Order

Our mail order service offers an easy way for you to get a 90-day supply of your long-term or maintenance medications. Your prescriptions are delivered to your door, saving you a trip to the pharmacy. For more information on how to start our mail order service visit **www.pharmacy.costco.com** or contact customer care.

Submitting a Claim

In an emergency, you may need to request reimbursement for prescriptions that you have filled and paid for yourself. To submit a claim, you must provide specific information about the prescription, the reason you are requesting reimbursement, and any payments made by primary insurers. Complete the appropriate claim form and mail it along with the receipt to:

Costco Health Solutions

C/O Navitus Health Solutions
Operations Division - Claims
P.O. Box 999,
Appleton, WI 54912-0999

Claim forms are available at **www.costcohealthsolutions.com** or by calling customer care.

FORMULARY FACTS

About Drug Formularies

The formulary is a comprehensive list of preferred drugs chosen on the basis of quality and efficacy by a committee of physicians and pharmacists. The drug formulary serves as a guide for the provider community by identifying which drugs are covered. It is updated regularly and includes brand name and generic drugs.

Selecting Drugs for Your Formulary

An independent group of physicians and pharmacists meets regularly during the year to review and select drugs for your formulary that will be safe, effective and affordable. The committee assesses drugs based on their therapeutic value, side effects and cost compared to similar medications. Based on the committee's review of new and existing drugs, your formulary is evaluated to ensure it is up-to-date.

Checking Your Formulary

To obtain specific information regarding your formulary please contact Costco Health Solutions customer care at 877-908-6024.

Changes to Your Formulary

Your formulary is evaluated on an ongoing basis, and could change. Costco Health Solutions does not send separate notices if a brand-name drug becomes available as a generic drug. The pharmacist usually tells you this information when you fill your next prescription. If you have more questions about the formulary or your cost share, please contact customer care.

MAIL ORDER

Getting your Drugs through Mail Order

Costco Mail Order Pharmacy will service your mail order needs. Drugs available through mail order include prescriptions covered as part of your pharmacy benefit. We recommend mail order service for maintenance (long-term) drugs only. For drugs needed on a short-term basis (e.g., antibiotics for short-term illness), we recommend using a retail pharmacy.

IT'S EASY TO START:

Step 1: Enroll

Register online at **www.pharmacy.costco.com**. Click “Sign In/Register”. Select Create Account. Enter email address and password. Enter all required information to set up your online patient account including information regarding drug allergies, medical conditions, payment, etc. Please note each patient will need their own email address to create an online account. You can also complete the mail order enrollment form available online at **www.costcohealthsolutions.com** and mail into the pharmacy.

Step 2: Fill Your Prescription

Request your new prescription online at **www.pharmacy.costco.com**. Provide prescription information, including physician name, drug name and shipping method. Confirm your order and mail the original prescription to the address provided. Or have your health care provider send the prescription directly to the Costco Mail Order. Your provider can send the prescription through the following options:

- Call: 1-800-607-6861
- E-prescribe

Costco Pharmacy will begin processing your order once you have placed a request and the original prescription is received at our facility.

Obtaining Refills

Once you've received your first prescription via mail order, refills can be ordered using any of the following methods:

- Online: **www.pharmacy.costco.com**
- Call: 1-800-607-6861
- Costco's 24-hour automated telephone system guides you through the refill ordering process. Be sure to have your prescription number available.

Or

- Enroll in the auto refill program online.

Average process and shipping time is 6 to 14 days.

Costco offers free standard shipping. Expedited shipping options are available for an additional fee.

Prescriptions cannot legally be mailed from a mail order pharmacy (or any other pharmacy operating within the United States) to locations outside of the United States. The only exceptions are U.S. territories and military installations.

FREQUENTLY ASKED QUESTIONS



What is Costco Health Solutions?

What is a Pharmacy Benefit Manager?

Costco Health Solutions provides your pharmacy benefits through our Pharmacy Benefit Manager (PBM) partner. A PBM directs prescription drug programs and processes prescription claims by negotiating drug costs with manufacturers, contracting with pharmacies and building and maintaining drug formularies. These cost-saving strategies help lower drug costs and promote good member health.

Who should I contact with questions about my pharmacy benefit (such as preferred drug list, claims, participating pharmacies, etc.)?

Your preferred drug list, list of participating pharmacies and other information about your pharmacy benefit can be found on **www.costcohealthsolutions.com**. You can also call customer care toll-free at (877) 908-6024 with questions about your pharmacy benefit.

Where can I find my formulary?

Please contact Costco Health Solutions customer care at 877-908-6024 with any questions you may have regarding your formulary.

Can I use my health plan card to fill prescriptions at my pharmacy?

No, members are not able to use their health plan ID cards to fill prescriptions. Included in this booklet is a separate Costco ID card to use at the pharmacy. If you need extra cards, please contact customer care at (877) 908-6024.

Whom do I call to change my ID card information or request additional cards?

Please call Costco Customer Care at (877) 908-6024 if any information on your ID card needs to be changed. We will mail you a new ID card, and you should receive it within 7-10 calendar days from the date of your request.

When can I refill my prescription?

Your prescription can be refilled when approximately two-thirds or 70% of the prescription has been taken.

How do I fill a prescription when I travel for business or vacation?

If you are traveling for less than one month, any Costco Health Solutions Network Pharmacy can arrange in advance for you to take an extra one-month supply. A copay will apply.

If you are traveling for more than one month, you can request that your pharmacy transfer your prescription order to another network pharmacy located in the area where you will be traveling.

Visit **www.costcohealthsolutions.com** for instructions on filling prescriptions while traveling. Or contact Customer Care toll-free at (877) 908-6024.

What is a Tier formulary?

The Costco Health Solutions formulary, or preferred drug list, includes prescription drugs that are found to be safe and economical by a committee of prescribers and pharmacists called the Pharmacy and Therapeutics (P&T) Committee.

The format of your formulary may include three tiers of coverage:

- Tier 1 – includes mostly generic drugs
- Tier 2 – typically formulary brand name drugs
- Tier 3 – in general, non-formulary brand name drugs

Additions, exclusions and coverage changes to your formulary are made at the discretion of prescribers and pharmacists on the P&T Committee. Ongoing review of new and existing prescription drugs ensures the formulary is up-to-date, and meets patient health needs.

How do I use the Costco Specialty Services Program?

Costco Specialty Services provide unique, customized pharmacy services. We assign each patient a trained and experienced Patient Care Coordinator to initiate and coordinate your services to ensure one-call assistance throughout your course of therapy. With Costco Specialty Services, delivery of your specialty medications is free, and right to your door or prescriber's office. To start using Costco Specialty Services, please call toll-free 1-866-443-0060 Monday-Friday: 8am to 11pm (EST) and Saturday:

9am to 5pm (EST). We will work with your prescriber for current or new specialty prescriptions.

How does the RxCENTS (Tablet Splitting) program work?

The Tablet Splitting program saves you money by breaking a higher-strength tablet in half to provide the needed dose. You will receive the same medication and dosage while purchasing fewer tablets and saving on your copay. Medications included in the program are marked with “¢” in the Costco Health Solutions Formulary.

There are two ways to get started with the Tablet Splitting program:

1. Call your doctor and ask about the RxCENTS program. He or she can update your prescription with your pharmacy.
2. Ask your pharmacist to help change your prescription to one that can be split through the Tablet Splitting program.

Tablet splitting is not required by Costco Health Solutions, but is simply offered as a way to help control costs. If you have any questions, or would like a tablet splitter, please contact customer care toll-free at (877) 908-6024.

What is Coordination of Benefits (COB)? How are my COB claims processed?

Coordination of Benefits takes place when you have coverage under Costco Health Solutions and another policy. One of the policies is your primary coverage, and one is your secondary coverage.

Claims are first submitted to the primary coverage and then to the secondary policy. The secondary policy covers the remaining cost of covered medications up to the allowed amount minus any applicable copay. To be reimbursed for your secondary coverage, you must complete a reimbursement form and submit it to Costco Health Solutions. Reimbursement forms are available on the Costco Health Solutions website, www.costcohealthsolutions.com, or by calling customer care toll-free at (877) 908-6024.

How do I make a complaint or file an appeal?

When you have a concern about a benefit, claim or other service, please call Costco Health Solutions Customer Care toll-free at (877) 908-6024. Our Customer Care Specialists will answer your questions and resolve your concerns quickly.

If your issue or concern is not resolved by calling Costco Health Solutions, you have the right to file a written appeal. Please send this appeal, along with related information from your doctor, to:

MAIL

FAX

**Costco Health Solutions
C/O Navitus Health Solutions**
Attn: Appeals Department
P.O. Box 999
Appleton, WI 54912-0999

**Costco Health Solutions
C/O Navitus Health Solutions**
855-673-6507
Attn: Appeals Department

COMMON TERMS

Copayment/ Coinsurance	Refers to the portion of the total prescription cost that the member must pay.
Formulary	A list of drugs that are covered under your benefit plan. The drugs on your formulary are chosen for your formulary by an independent group of doctors and pharmacists. These experts evaluate drugs based on effectiveness, side-effects, potential for drug interactions, and cost. Drugs that are both clinically sound and cost effective are added to your formulary.
Generic Drugs	Prescription drugs that have the same active ingredients, same dosage form and strength as their brand-name counterparts.
Out-of-Pocket Maximum	The maximum dollar amount the member can pay per contract year.
Over-the- Counter Medication	A drug you can buy without a prescription.
Prescription Drug	Any drug you may get by prescription only.
Prior Authorization	Approval from Costco Health Solutions for coverage of a prescription drug.
Specialty Copay Card Assistance Programs	Programs offered by drug manufacturers to eligible patients. They are a direct way to lower out-of-pocket costs for specialty prescription medications. These cards can allow patients to afford the medications preferred by them and their physicians.
Specialty Drug	Drugs, such as self-injectables and biologics, typically used to treat patients with chronic illnesses or complex diseases.
Therapeutic Equivalent	Similar drug in the same drug classification used to treat the same condition.

VALUE, QUALITY AND CONFIDENCE



Voice your feedback, concerns or complaints, or report errors regarding your prescription drug benefit. We welcome your input and want to hear and act on this information with a polite and quick response. Ensuring quality and safe care, correcting errors, and preventing future issues are top priorities.

For a copy of your member rights and responsibilities, please call the Customer Care number listed below.

Costco Health Solutions does not discriminate on the basis of disability in the provision of programs, services or activities. If you need this printed material interpreted or in an alternative format, or need assistance using any of our services, please contact Costco Health Solutions Customer Care at (877) 908-6024 (toll-free) or 711 (TTY).