

## **WELCOME TO CAPITAL RX**

# Please review this important information regarding your benefit under the NY44 Health Benefits Plan Trust.

Thank you for being a valued Capital Rx member. When it comes to your health, we are with you every step of the way. Our top-tier services and resources are available to help you make the most informed decisions for you and your family.

## **Mandatory Maintenance Prescription Program**

If you are prescribed a 90-day prescription for maintenance medications (e.g. long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol), you are required to fill these prescriptions through mail service or at select retail pharmacies. For those located in Rockland County, you can visit Stony Point Pharmacy to fill maintenance medications. Wegmans Retail Pharmacy locations are also a part of the mandatory maintenance program.

**Please note:** If you fill a 90-day supply at Wegmans Pharmacy or Stony Point Pharmacy, as opposed to Optum Home Delivery, you will need to pick up your prescriptions at the retail pharmacy location. It will not be delivered to your home.

As you work to setup mail order with Optum or transition to an approved retail pharmacy, you will have access to two, 30 day supply, grace fills at any in-network pharmacy.

Please review your member booklet to learn more about your pharmacy benefits. If you have questions, please reference the back cover for who to contact for support.

Thank you, Capital Rx



## **GETTING FAMILIAR WITH PHARMACY BENEFITS**

As a pharmacy benefit manager or PBM, our role is to oversee your prescription benefit plan. We work closely with your employer or health plan to offer the right balance of drug access and cost savings. The plan setup or features of your pharmacy benefit can impact where you can fill your prescriptions and your cost at the pharmacy.



## WHAT FEATURES OF YOUR PHARMACY BENEFIT COULD IMPACT YOU?

Pharmacy Network: A pharmacy network is a group of pharmacies that we are contracted with to provide medication at a specific price. For a pharmacy to be part of our network, they must meet specific standards and go through a detailed review process. Each pharmacy in the network is reviewed on a re-occurring basis to ensure they consistently meet business standards. Different types of pharmacies can be included in a network. They are typically organized into channels called retail, mail order or specialty pharmacy. This part of your pharmacy benefit can affect your cost and drug access.

Copay or Coinsurance: A copay or coinsurance is a form of cost sharing between you and your employer or health plan. Copays are flat costs your pharmacy plan setup may have to determine what you pay for medications. Coinsurance also defines what you pay for medications, but it is calculated as a percentage rather than a flat cost.

## **GETTING FAMILIAR WITH PHARMACY BENEFITS**

**Deductible:** A deductible is another form of cost sharing but defines the amount you must pay before your plan will pay for covered medications. A deductible can be combined with your medical costs and will count towards one total amount. If a plan setup has a separate prescription deductible, only drug costs will count towards this amount.

Maximum Out-of-Pocket (MOOP): A maximum out-of-pocket (MOOP) is the most you will pay for your covered medications each year. This typically includes your deductible, coinsurance, and copay amounts. How or what costs apply to your MOOP is specific to each plan setup.

Please note: Not all plans are set with these these features. Please refer to your summary of benefits to review your plan in detail.

# WHAT RESOURCES ARE AVAILABLE TO HELP ME MANAGE MY PHARMACY BENEFIT?

To track progress with all applicable deductible or MOOP amounts, log into the member portal and view your 'Benefit Information'. The member portal can also help you estimate cost at a network pharmacy with our 'Find Best Price' tool. Use the 'Nearby Pharmacies' search to locate a pharmacy convenient for you.

Download the Capital Rx app or visit <a href="https://app.cap-rx.com/login">https://app.cap-rx.com/login</a> to view all resources available.all resources available.



Simply put, a formulary is another name for a drug list. A formulary is a list of generic and brand-name drugs typically covered by your pharmacy benefit plan. The primary purpose of a formulary is to promote the most safe and effective use of medications while delivering value.

At Capital Rx, your health is our top priority. We prepare formularies to ensure that you have access to a robust offering that meets your needs and lowers your overall prescription drug cost.

Your pharmacy benefit covers many prescription drugs, but some exclusions may apply. If a drug is not covered, an alternative covered drug will be available.

## WHAT ARE TERMS COMMONLY USED WHEN TALKING ABOUT FORMULARY?

**Tier:** Formularies are organized into categories called tiers. Each prescription drug is placed in a tier depending on the type of drug. Formularies are commonly divided into three tiers. Some plans may have more or less than three tiers, but how tiers are managed is the same.

Please note: Drugs that are newly approved by the Food and Drug Administration (FDA) may not be covered until they have been fully evaluated.

What is a Prior Authorization (PA): Approval may be required before your pharmacy benefit plan will cover certain drugs. This process ensures you receive a prescription that is safe and is the most cost effective. Once notified by the pharmacy, your doctor will work with Capital Rx to complete paperwork to submit a prior authorization.

What is a Quantity Limit (QL): There is a limit on the maximum dosage or quantity for certain medications that are covered per prescription, or within a specific time frame. If you require a dose or quantity beyond what the limit allows, please work with your doctor to submit a prior authorization for approval.

What is Step Therapy (ST): You may be required to try another medication (usually a generic) prior to starting the medication your doctor prescribed (usually a brand). If a medication you are prescribed has a step therapy program in place, please discuss your options with your doctor.

## FORMULARY RESOURCES FOR YOU & YOUR DOCTOR

To review if your medications have prior authorization, step therapy, and/or quantity limit requirements, log into the member portal and use the 'Lookup Formulary' tool.

Your doctor can work with Capital Rx to complete paperwork needed for prior authorization requests. They can refer to <a href="www.cap-rx.com/prescribers#prescriber-forms">www.cap-rx.com/prescribers#prescriber-forms</a> to download a fillable form and more.



### **FACTS ABOUT GENERIC DRUGS**

- FDA requires generic drugs to have the same active ingredient, strength, dosage form, and route of administration as the brandname drug.
- All manufacturing, packaging, and testing sites must pass the same quality standards as those of brand-name drugs.
- Generic drugs tend to cost less than their brand-name counterparts because they do not have to repeat clinical studies that were required of the brand-name drugs to demonstrate safety and effectiveness.

ON AVERAGE GENERIC DRUGS COST

80-85%

less than the brand-name equivalent



9 in 10

PRESCRIPTIONS FILLED IN THE U.S. are for generic drugs







**GENERIC AND BRAND-NAME DRUGS HAVE THE SAME:** 

Active Ingredients

Safety

Effectiveness

Strength

Quality

**Benefits** 

## THE CAPITAL RX MEMBER PORTAL HAS ALL OF THE INFORMATION YOU WOULD EXPECT WITH ADDED FEATURES!

Our suite of digital tools are integrated with Optum Home Delivery and Specialty Pharmacy. There is no need to create two accounts - you can manage your medications through the Capital Rx member portal.

Find low cost medications at a pharmacy near you

Find a pharmacy

View your claims history

Download a digital pharmacy ID card

View which medications are covered under your plan Track how much money you have paid towards your out-ofpocket obligations

View or download member documents and plan forms Access and manage your pharmacy profile

Order refills and check the status of prescriptions



## **HOW TO REGISTER:**

- 1. Visit <a href="https://app.cap-rx.com/register">https://app.cap-rx.com/register</a>
- 2. Fill in your personal information and click VALIDATE
- 3. Complete credentials form and click CREATE ACCOUNT
- 4. Check your email and locate the verification code sent from Capital Rx
- 5. Enter the code provided to validate your email address

**Registration is complete!** You can now login using the credentials established during registration!

SEARCH "CAPITAL RX" TO DOWNLOAD ON THE APP STORE.







## SAVING TIME AND MONEY ON YOUR MEDICATIONS HAS NEVER BEEN EASIER.

Capital Rx and Optum® Home Delivery are working together to help you get the best price on medications delivered right to your home.

## **Getting started with Optum Home Delivery:**

Please reach out to your prescriber and update your mail order pharmacy provider to Optum Home Delivery.

Online: Go to the Capital Rx Member Portal at <a href="https://app.cap-rx.com/">https://app.cap-rx.com/</a>

login to register or log in. Select 'home delivery' to confirm

your profile settings.

**Phone:** Call Capital Rx and follow the prompts for 'medications

delivered to your home' or ask your doctor to send an

electronic prescription to Optum Home Delivery. A coordinator

will reach out to get you set up.

Choose one of the following options to request refills of current prescriptions or send new prescriptions to Optum Home Delivery:

**E-prescribe (preferred):** Have your prescriber electronically send your prescription to Optum Home Delivery.

**Fax:** Have your prescriber fax your prescription to Optum Home Delivery. Faxed prescriptions may only be sent by a doctor's office and must include patient information.

Online (refills only): Login to the Capital Rx member portal to place an order for available refills.

Mail: Mail your paper prescription to Optum Home Delivery at 6800 W 115th St. Suite 600, Overland Park, KS 66211-9838.

Home Delivery Support is available 24 hours a day, 7 days a week.



IF YOU ARE PRESCRIBED OR TAKING A SPECIALTY MEDICATION, PLEASE CONTACT PAYER MATRIX TODAY: PHONE 877-305-6202 OR EMAIL CUSTOMERSERVICE@PAYERMATRIX.COM.

### Who is Payer Matrix?

Payer Matrix is a team of dedicated healthcare professionals who partner with your employer to reduce the cost of your high dollar specialty prescription drugs. We do that by working directly with you in order to obtain alternative funding though the manufacturer, foundations and grants.

### What we do:

Payer Matrix advocates on your behalf with the pharmaceutical manufacturer. Our Reimbursement Care Coordinators facilitate the process and coordinate with multiple entities to lower the cost of your specialty prescription drugs. Often times members end up paying nothing out of their own pocket once they are admitted into our programs.

### What this means for you:

If you are prescribed a specialty medication now or in the future, our goal is to obtain alternate funding for your specialty prescriptions. One of our dedicated Reimbursement Care Coordinators will be assigned to work directly with you to obtain the information needed to start the process. There is paperwork that will need to be completed and your Care Coordinator will assist you with the process and answer any questions you may have. Our reimbursement team is here to assist you and facilitate completing the process to enroll in the patient assistance program. If the date for your upcoming refill is close, your Care Coordinator will work on your behalf to ensure you are able to obtain your medication.

### **How do I contact Payer Matrix?**

Phone: 877-305-6202

Email: customerservice@payermatrix.com

Contact us today, we look forward to working with you!

### IMPORTANT REGULATORY INFORMATION

Capital Rx protects your health information and complies with HIPAA standards. For more information, please visit <u>cap-rx.com/legal</u>.

Capital Rx complies with all applicable laws including Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Capital Rx does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

## Capital Rx is pleased to offer the following language assistance services free of charge:

- · Qualified interpreters
- · Information that is written in other languages

If you need these services, please call the number on the back of your ID card. (TTY: 711)

If you believe Capital Rx has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator by choosing one of the following methods:

- Mail: Capital Rx LLC, Attn: Compliance Department, Civil Rights Coordinator, 228 Park Avenue South, Suite 87234, New York, NY 10003
- Email: compliance@cap-rx.com
- Phone: 1-888-617-6521 (TTY: 711) and follow the prompts for Legal and Compliance concerns

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by choosing one of the following methods:

- Online: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>
   Complaint forms available online at: <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>
- Mail: U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201
- Phone: 1-800-368-1019, 800-537-7697 (TDD)

### LANGUAGE SERVICES AVAILABLE:

#### English

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-832-2779. (TTY: 711)

#### Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-832-2779. (TTY: 711)

#### Chinese

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#### Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-888-832-2779**. (TTY: 711)

#### Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-832-2779 (TTY: 711) 번으로 전화해 주십시오.

#### Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **888-832-2779** . (TTY: 711)

#### Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-832-2779. (ТТҮ: 711)

#### Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 888-1 888-238-

#### Navajo

D77 baa ak0 n7n7zin: D77 saad bee y1n7[ti'go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jiik'eh, 47 n1 h0l=, koj8' h0d77[nih 1-888-832-2779.

#### Haitian Creole

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-888-832-2779. (TTY: 711)

#### ronch

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-832-2779. (TTY: 711)

#### Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-832-2779. (TTY: 711)

#### Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-832-2779. (TTY: 711)

#### Japanese

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけま・ 1-888-832-2779 (TTY: 711) まで、お電話にてご連絡ください

#### Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-832-2779. (TTY: 711)

#### German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-832-2779. (TTY: 711)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با و 877-838-838-1 تماس بگورید.



## **MY MEDICATION LIST**

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Medication Name and/ or dosage	When Do I Take this medication?	Prescriber/ Doctor name and contact information	Pharmacy name	Mail	Retail
example: Keytruda	example: bedtime	example: Dr. Smith (123)123-1234	example: Costco	<b>√</b>	



IF YOU HAVE ANY PROBLEMS WITH YOUR MEDICINE - DO NOT WAIT.
TALK TO YOUR HEALTH CARE PROVIDER OR PHARMACIST RIGHT AWAY.

## **CAPITAL RX IS HERE TO SUPPORT YOU!**

Our customer care representatives are available 24 hours a day, 7 days a week to answer any questions you may have about your prescription drug benefit plan.

Toll Free Number: 1-833-772-2779

Rx Bin: 610852 Rx PCN: CHM Rx Group: JD72

If you don't know your member ID, please call Customer Care for support.

## CAPITAL RX'S MEMBER PORTAL IS THE QUICKEST AND EASIEST WAY TO:



MANAGE OR VIEW YOUR BENEFIT INFORMATION



ACCESS YOUR
PRESCRIPTION
HISTORY



TRACK OUT-OF-POCKET SPEND



SCAN HERE TO VISIT OUR WEBSITE AND ACCESS A FULL SUITE OF MEMBER RESOURCES.

## ACCESS TO DIGITAL FORMS

- Fill out digital direct member reimbursement or authorized representative forms
- Download Digital Prescription Drug Claim Form
- Complete Authorized Representative Form
- View Patient Rights and Responsibilities
- Learn More with Frequently Asked Questions





Visit cap-rx.com to learn more.

**FOLLOW US TO STAY CONNECTED ON OUR LATEST NEWS AND UPDATES!** 









