Mail Order Option For Maintenance Medications

You and your eligible dependents may choose to use Benecard Central Fill, the Benecard PBF mail service pharmacy, to obtain long-term medication supplies. Typically prescriptions filled through mail service include medications used to treat chronic conditions such as high blood pressure, heart conditions, cholesterol, diabetes, asthma, arthritis, etc. However, you may submit any prescription for fulfillment through mail service. Prescriptions that you need to use right away should always be taken to your local pharmacy.

Prescription medications can be expensive; therefore, while your physician is determining the medication, dosage and strength that is best for you, we encourage you to obtain your initial fill in a lesser quantity at a participating retail pharmacy. Once your physician has determined the right treatment course for you and it is determined that a long-term regimen is needed, ask your physician to write the prescription for a long-term supply. Typically, the prescription is written for up to a 90-day supply, plus refills. If you need to begin taking the medication immediately, ask your physician for two prescriptions, one in a lesser quantity for immediate fill at your local pharmacy, and the other for the long term supply to be submitted to mail order.

Coverage And Co-payment

Your Benecard PBF Prescription Benefit Plan provides coverage for the same medications and has the same drug exclusions as you would receive at a retail location. Be sure to read your prescription program brochure for specific coverage detail and information on your mail order co-payment amount and any special features offered through mail service. A plan brochure was provided with your identification card and is available from your benefits manager or can be obtained online at www.benecardpbf.com.

Generic Drugs Generate Savings

Generic equivalent medications must meet the same Food and Drug Administration (FDA) standards for purity, strength and safety as brand name medications. They also must have the same active ingredients and absorption rate as their brand name alternative. If you wish to take advantage of this savings opportunity, you should ask your physician to prescribe your medication generically. You may also consult with your pharmacist regarding generic drug options that may be available to you.

Generic Dispensing

Your program brochure contains information about your plan's generic dispensing policy and the co-payment differential between brand and generic medications. It is standard pharmacy practice, and required by law in some states, to substitute generic equivalents for brand products when one is available. When submitting a prescription order to the mail service pharmacy, specify your preference regarding generic dispensing. Unless you specify your preference for the brand or your physician will not allow a generic substitution, the generic equivalent will be dispensed, if one is available. It is important to

note, however, that with many medications there may not be a generic equivalent available.

Your First Order

Complete the enclosed Mail Service Order Form and mail it along with your original long-term prescription using the pre-addressed envelope provided to Benecard Central Fill. You will receive a new mail service order form and envelope with each shipment.

You can also have your physician fax your prescription to us at 1-888-907-0040. Be sure that your physician includes the cardholder name, ID number, shipping address and date of birth. Only prescriptions faxed from a doctor's office will be accepted via fax.

3 Ways To Order Refills

The information included with your last order will include all the information you need to request a refill. Additionally, the number of refills remaining on your prescription is included on the prescription label. To order refills you have three options:

Internet: Visit www.benecardpbf.com. If you have not yet registered, click on Register. If you are a registered user, log in and select Mail Order.

Phone: Call Member Services toll-free, 1-877-723-6005 24 hours a day, 7 days a week and use the prompts to order your refills. Have your identification number and credit card information ready.

Mail: Send the Refill Request Order Form provided with your last shipment back to Benecard Central Fill mail service in the pre-addressed envelope.

Co-payment

To avoid delays, always include the appropriate co-payment (if applicable) when your order is placed. Benecard Central Fill accepts Visa, MasterCard, Discover or American Express. You may also pay by check or money order made payable to Benecard Central Fill. *Please do not send cash*.

Shipping

Please allow up to 2 weeks for delivery. This time frame includes the time necessary for the mail to deliver your order to Benecard Central Fill, internal processing time and return shipping of your prescription order. Standard shipping is free-of-charge. Emergency prescriptions can be expedited to you at an additional charge. Please note that expedited shipping only affects shipping time, and not the time for internal processing of your order.

Other Items

- Refill too soon: The information included with your last order will identify
 the date on or after which you can order that refill. Orders placed before the
 refill date will be held and processed on that date.
- Prescription expiration date: Most prescriptions, including refills, expire one
 year (sometimes sooner) from the date they are written. After the expiration
 date, regardless of whether your prescription label still shows refills
 remaining, you must obtain a new prescription from your physician.
- Prior authorizations: Certain medications may require prior authorization before dispensing.
- Supply limitations: Your prescriptions may be filled for up to your planspecified day supply maximum when allowed by your physician, the law, in accordance with pharmacy practice and manufacturer recommendations. There are some medications such as controlled substances and antidepressants that, by law, can only be dispensed for the exact quantity written by your physician, which may be less than your plan maximum.

Member Services

For questions regarding your order, the terms of your benefit plan (such as copayment amounts, covered and non-covered medications, or eligibility) or to speak with a pharmacist, call toll-free, 1-877-723-6005 (TDD: 1-888-907-0020) 24 hours a day, 7 days a week.

This brochure is a summary of Benecard Central Fill mail service and is not a contract. Specific information on your prescription plan design and features are included in your Benecard PBF prescription program brochure. All benefits described are subject to the terms, conditions and limitations of the group master contract and applicable state law. All personal health information is kept strictly confidential, as required by the privacy rules of the Health Insurance Portability and Accountability Act.

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Mail Service Assistance

1-877-723-6005 TDD: 1-888-907-0020 www.benecardpbf.com

Mail Prescription Orders to:

Benecard Central Fill

PO Box 799

Mechanicsburg, PA 17055-0799