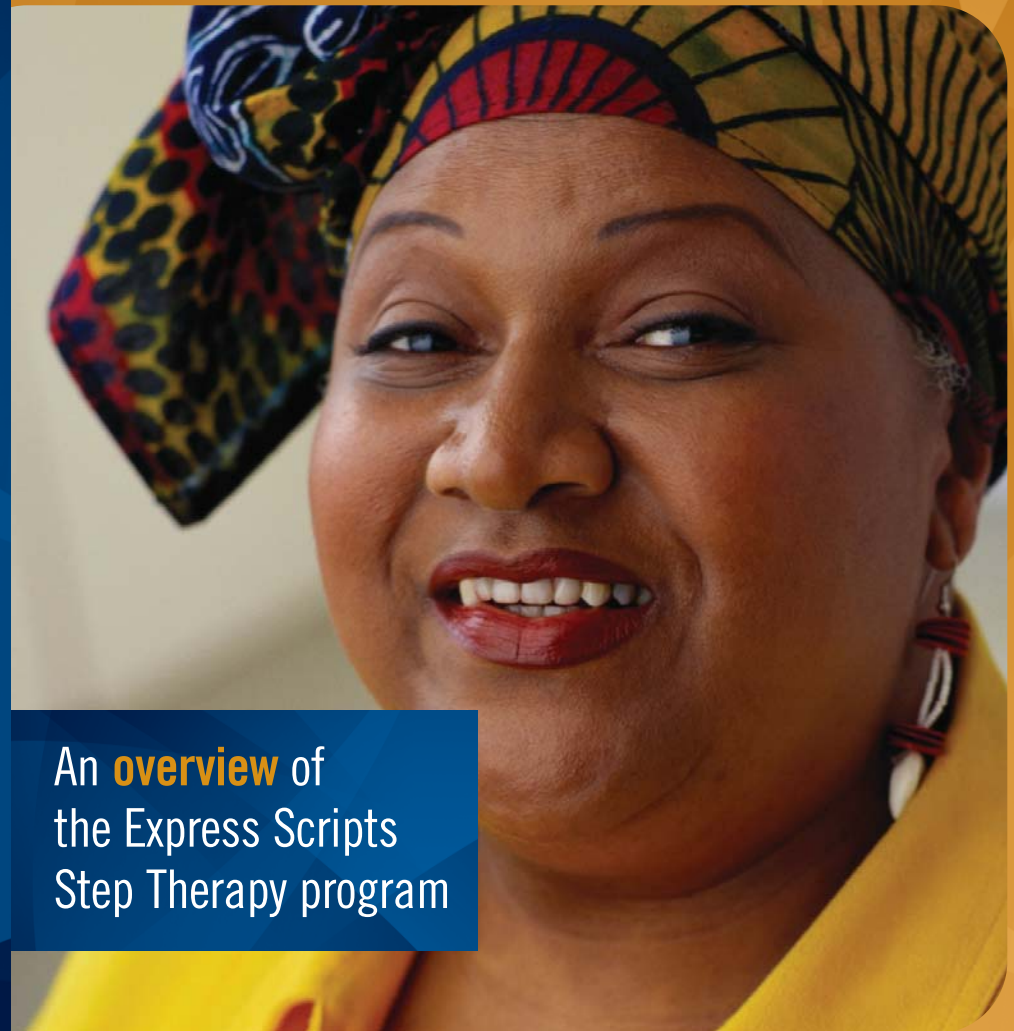


# Step Therapy

The Right Medicine at the Right Cost



An **overview** of  
the Express Scripts  
Step Therapy program





## The Right Medicine at the Right Cost

**Step Therapy** is a program designed exclusively for people who have **certain conditions** — arthritis, high blood pressure, and high cholesterol, for example — that require them to **take medications regularly**.

Express Scripts' Step Therapy program is **all about value** — about getting the most for your money. Most simply, that means getting a tried-and-true medication that's **proven safe and effective** for your condition, and getting it at the lowest possible cost.

The **lowest-cost** Step Therapy drugs also save money for your prescription-drug plan, and that helps ensure that your pharmacy benefit will be there for you and your family **in the future**.

**For more information** on how Step Therapy works and how it benefits you, watch this **short video** at:  
<http://www.express-scripts.com/members/steptherapy>

## CHOOSING WISELY

The world of prescription drugs can be confusing. We're constantly bombarded with television ads promoting the benefits of brand-name drugs. And, for some conditions, there are dozens of alternatives from which to choose. How do you know what's best?

Step Therapy can help you sort it out.

## WHAT IS STEP THERAPY?

In Step Therapy, drugs are grouped in categories, based on cost:

- **Front-line drugs** — the first step — are generic drugs proven safe, effective and affordable. These drugs should be tried first because they can provide the same health benefit as more expensive drugs, at a lower cost.
- **Back-up drugs** — Step 2 and Step 3 drugs — are brand-name drugs such as those you see advertised on TV. There are lower-cost brand drugs (Step 2) and higher-cost brand drugs (Step 3). Back-up drugs always cost more than front-line drugs.

## DESIGNED BY DOCTORS AND PHARMACISTS

Step Therapy is a program developed under the guidance of independent doctors, pharmacists and other medical experts. Together with Express Scripts, these medical professionals review the most current research on thousands of prescription drugs. Then they carefully choose the appropriate medications as front-line drugs.

## HOW IT WORKS

The next time your doctor writes you a prescription:

- Ask your doctor if a generic medication — listed by your plan as a front-line drug — is right for you.
- If you've already tried a front-line drug, or your doctor decides one of these drugs isn't appropriate for you, then your doctor can prescribe a back-up drug. Ask your doctor if one of the lower-cost brands (Step 2 drugs) listed by your plan is appropriate.
- You can always get a higher-cost brand-name drug at a higher copayment if the front-line or Step 2 back-up drugs aren't right for you.

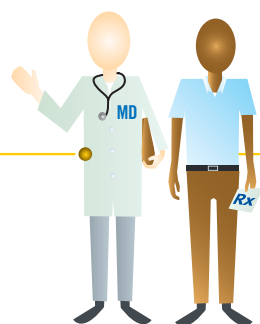
## IT JUST MAKES SENSE

It makes good sense to ask for front-line drugs first because, for most everyone, they work as well as brand-name drugs — and they almost always cost less. And, because these drugs have been on the market for a long time, their safety record is better established than that of newer drugs.

## WHY GENERIC DRUGS?

Generic drugs are less-expensive versions of brand-name drugs that have been on the market for a number of years. Although generics usually have a different name, color and/or shape, they have exactly the same chemical makeup and the same effect in the body as their original brand-name counterparts. The only real difference is cost. Generics may cost less than their equivalent brand-name drugs.

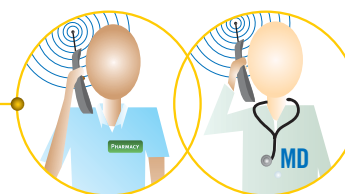
## How The Step Therapy Process Works



You have high cholesterol and your doctor gives you a prescription for Lipitor.



You take the prescription to your pharmacy and find out that Lipitor is a back-up drug.



The first and simplest choice is for your pharmacist to call your doctor's office and ask if it's OK to substitute a generic front-line drug, such as simvastatin.



Most people will do well on the front-line drug. But if for some reason that's not the case and your doctor decides it's time to move to a back-up drug, you can do that, but you'll pay a higher copayment.

*Note: If your doctor can't be reached right away, your pharmacist may dispense enough medication — at full cost — until your doctor's office can be contacted.*



## THE VALUE OF GENERICS

Generics have undergone rigorous clinical testing, and they've been approved by the U.S. Food & Drug Administration (FDA) as safe and effective. And, because they've been on the market for years, their safety is well-established.

Why do generics cost less? Unlike manufacturers of brand-name drugs, the companies that make generic drugs don't spend a lot of money on research and advertising. As a result, their generic drugs are usually considerably less expensive than the original brand-name counterparts — and they can pass the savings on to you.

In short, with generics, you get proven effectiveness and safety, plus lower cost, and that adds up to value. You save money, and your plan saves money, too, which helps protect the pharmacy benefit for the future.

## GETTING THE RIGHT PRESCRIPTION

What happens if your doctor gives you a prescription for a drug that's not on the front-line list for your plan?

**You can do one of two things:**

- Ask your pharmacist to call your doctor to request a new prescription for a front-line drug.
- Talk with your doctor and ask whether a front-line drug could be right for you. If your doctor approves the change, ask for a new prescription. (You may want to give your doctor a copy of the front-line drug list).

If the prescription was submitted to Home Delivery, an Express Scripts pharmacist will contact you and call your doctor to request a new prescription for a front-line drug.

If there will be a delay in getting a new prescription from your doctor and you need the medication immediately, you can ask the pharmacist for a partial fill of the original prescription. Although you may have to pay full price for this quantity of the drug, you'll be able to start your treatment right away.

## TALK WITH YOUR DOCTOR

Only your doctor can advise you about the drugs you take, so talk with your doctor about your medications. Give your doctor a copy of the front-line drugs covered under your plan and ask if one is right for you. (You can get a list of front-line drugs from your Human Resources department).

A generic front-line medication will cost, on average, between 30% and 80% less than the equivalent brand-name drug. Over a year, that amounts to substantial savings for you — and for your prescription-drug plan.



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