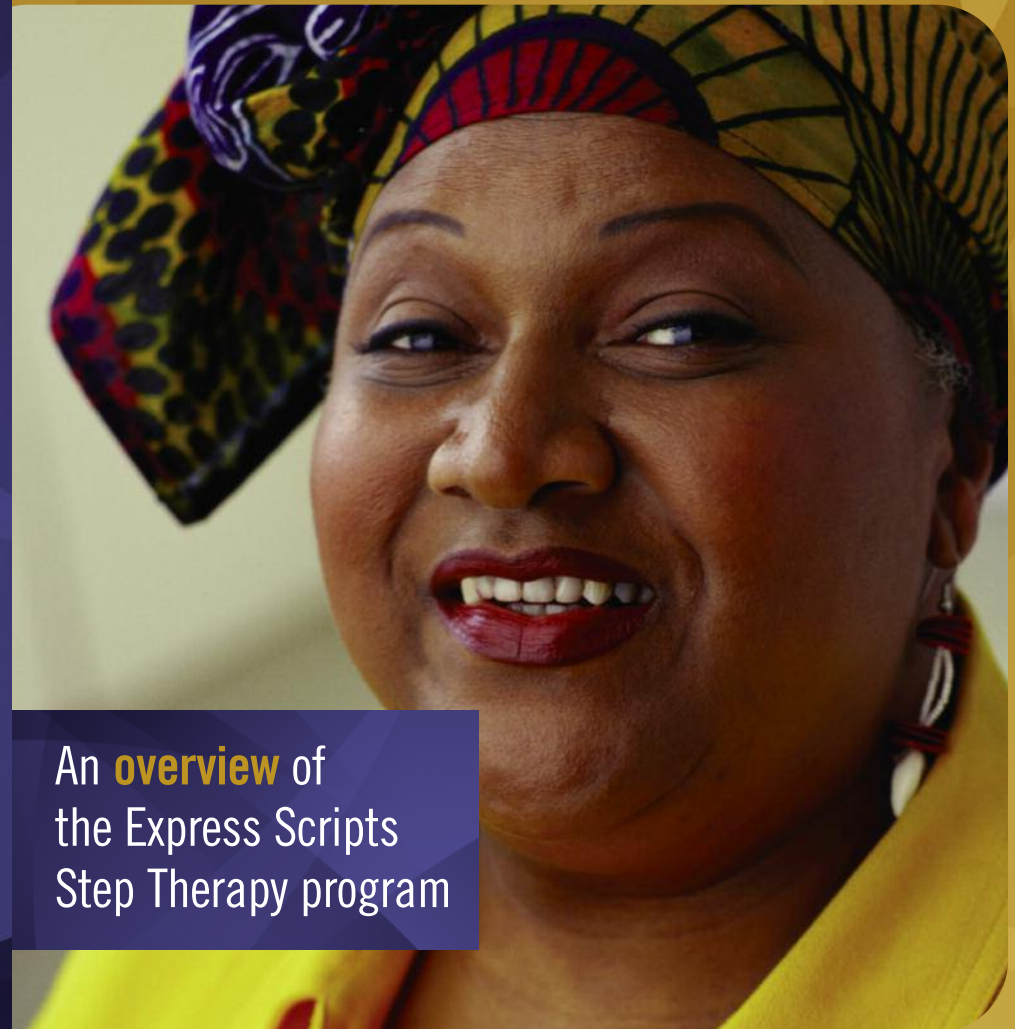


Step Therapy

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 medications 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.steptherapyfacts.com>

CHOOSING WISELY

The world of prescription medications can be confusing. We're constantly bombarded with television ads promoting the benefits of brand-name medications. 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?

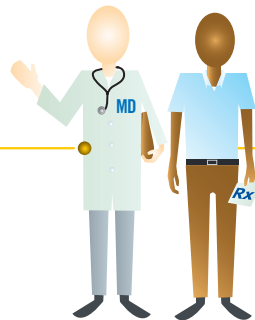
In Step Therapy, medications are grouped in categories, based on cost:

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

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 medications. Then they carefully choose the appropriate medications as front-line medications.

How The Step Therapy Process Works



You have difficulty sleeping and your doctor gives you a prescription for Lunesta.



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

HOW IT WORKS

The next time your doctor writes you a prescription:

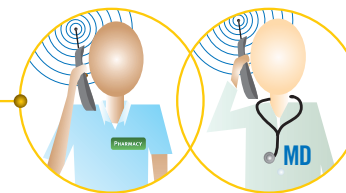
- Ask your doctor if a generic medication — listed by your plan as a front-line medication — is right for you.
- If you've already tried a front-line medication, or your doctor decides one of these medications isn't appropriate for you, then your doctor can prescribe a back-up medication. Ask your doctor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

IT JUST MAKES SENSE

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

WHY GENERIC MEDICATIONS?

Generic medications are less-expensive versions of brand-name medications 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 medications.



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 medication, such as zolpidem.



Most people will do well on the front-line medication. But if for some reason that's not the case and your doctor decides it's time to move to a back-up medication, 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 medications, the companies that make generic medications don't spend a lot of money on research and advertising. As a result, their generic medications 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 medication 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 medication.
- Talk with your doctor and ask whether a front-line medication 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 medication 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 medication.

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 medication, you'll be able to start your treatment right away.

TALK WITH YOUR DOCTOR

Only your doctor can advise you about the medications you take, so talk with your doctor about your medications. Give your doctor a copy of the front-line medications covered under your plan and ask if one is right for you.

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



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