

**RIT Rx Questions and Answers for Employees and Pre-Medicare Retirees**  
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A few people have raised questions regarding RIT Rx, RIT's prescription drug program. Most of the questions are about Medco By Mail and the changes RIT made in the coverage effective January 1, 2007. We have put together this Questions & Answers document as a resource and we will update it as new questions are identified.

**Q1: I have trouble getting to a person when I call Medco customer service. I don't want to go through the voicemail process.**

**A1:** For voice callers, when the automated attendant answers, say "customer service." You may be asked another question to narrow down your issue. Simply say "customer service" again and you will be connected to a customer service representative.

**Q2: What are the changes that were made January 1, 2007?**

**A2:** There were three changes made as follows that are described in the open enrollment newsletter found at <http://finweb.rit.edu/humanresources/communications/newsletters/issues/employeenewsletter.pdf>. In summary, the changes are:

- ◆ You can no longer purchase a 90-day supply at the retail pharmacy;
- ◆ The mail order copayment amount for a 90-day supply is 2.5 times the 30-day retail copayment amount (had been 2 times);
- ◆ RIT introduced Retail Refill Allowance (RRA) for maintenance medications filled at the retail pharmacy. If a person fills a maintenance medication for a chronic condition (e.g., high blood pressure, cholesterol, etc.) at the retail pharmacy, the copayment for the fourth refill will be the same as the copayment for a 90-day supply filled by Medco By Mail. RRA does not apply to short-term medications such as an antibiotic. The RRA does apply to most maintenance medications, but there are exceptions:
  - Certain controlled substances cannot be shipped through the mail and others can be filled at retail without the RRA applied. We suggest you check with Medco to understand the copayment for this type of medication.
  - When a dosage changes (for example, in month 1 it was 50 mg, in month 2 it was 75 mg, in month 3 it was 100 mg), each dosage change is treated like a new medication. This is important especially in the case where the doctor is working toward the right dosage. So, in the example above, the 4<sup>th</sup> fill would not have the RRA copayment, even if it was for 100 mg.

**Q3: I was not aware of these changes. How did HR communicate them?**

**A3:** There have been several communications regarding these changes as follows:

- ◆ The details were in the open enrollment in the newsletter issued in the fall;
- ◆ HR sent a reminder memo in January via inter-office mail;
- ◆ Medco has sent at least two mailings regarding the RRA change.

***Q4: Why did RIT make these changes?***

**A4:** Locally and nationally, healthcare costs (including prescription drugs) have been going up at a double digit rate – a pace that is far beyond most other costs of living. Our goal is to keep medical benefits affordable for RIT and employees and retirees. So we work hard to find ways to maintain a reasonable level of cost sharing between employees and RIT. This includes both the contributions employees pay through payroll deductions and their costs through the plan designs. If we do not manage plan designs as well as contributions, then the contributions ultimately will be so high that people won't be able to afford to buy coverage.

The past several years, the RIT rate increase has been significantly lower than other employers in the Rochester area. In fact, for 2007, the rate increase was only about 6%.

Specifically, the Retail Refill Allowance (RRA) is a cost-effective approach; it did not change what is covered; it is not medically inappropriate. It was simply a change in the distribution channel. And, by changing to mail order, people can spend less on their medications in 2007 than they did in 2006. We have made the incentive stronger to use mail order because it is the least expensive way to obtain most medications. The reason for this is that Medco negotiates discounts with the pharmaceutical companies and has a huge volume business. Medco is the pharmacy benefit manager for many, many employers and many health plans and has over 65 million members.

***Q4: I am concerned about drug interactions if I purchase medications through Medco by Mail and also at retail.***

**A4:** Whether you purchase your medications at a retail pharmacy using your RIT Rx coverage or through Medco by Mail, all of your medication information is in your health record with Medco. They have a comprehensive set of clinical rules that automatically intervene on prescriptions that may pose a risk.

Therefore, if you are taking a maintenance medication that you purchase through Medco By Mail and are later prescribed a medication that you will purchase at the retail pharmacy (e.g., an antibiotic), the retail pharmacist is notified immediately on the computer screen that there is a drug interaction issue; the prescription will reject and cannot be filled until the necessary verifications have been made (the retail pharmacist does not actually see the mail order medications). However, see the next section for important information regarding certain generic drugs.

***Q5: I purchase my generic medication using the Wegmans or Wal-Mart generics program in a 90-day supply. Since RIT Rx does not cover a 90-day supply, is this information in my health record at Medco?***

**A5:** No, but it is easy to add this information to your health record. Simply contact Medco and they will connect you to a pharmacist who will update your health record with that medication. To learn more about the Wegmans and Wal-Mart Generic Program and how it works with RIT Rx, refer to the Questions & Answers on the HR website at <http://finweb.rit.edu/humanresources/benefits/docs/genericdrugfaq.pdf>.

**Q6: *I am concerned about getting medication through the mail.***

**A6:** The package that comes in the mail is a **plain package** – it does not say DRUGS on it.

**Q7: *Medco does not put cotton or other cushioning in the pill bottle. I am concerned my pills will break.***

**A7:** Medco uses the manufacturer's guidelines when sending medication. When a medication is sent without cotton or other cushioning, it is because the manufacturer does not require it. When manufacturer's guidelines require special handling (cushioning, refrigeration, etc.), Medco follows those guidelines. If you receive a medication that is damaged, contact Medco for a replacement.

**Q8: *I know and trust the pharmacist at my local pharmacy. How do I know the mail order is safe?***

**A8:** Actually, mail order has better dispensing accuracy than retail pharmacies. Based on a 2005 study, dispensing accuracy rate is 99.99999% correct and is 23 times higher than a benchmark study of retail community pharmacies. Medco has two fully automated dispensing pharmacies using Six Sigma<sup>®</sup> quality guidelines (virtually error-free accuracy).

**Q9: *I like to speak to my pharmacist.***

**A9:** Medco pharmacists are available 24 hours a day, 7 days a week. So, if you wake up in the middle of the night and think you are having a reaction to a new medication, you can contact Medco and speak to a pharmacist.

**Q10: *I will be going out of town and when I tried to order my prescription early, I was not allowed to.***

**A10:** Contact Medco and tell them you will be out of town. They can do a "vacation override" for you.

**Q11: *I tried to have a prescription filled, but it was denied because it was "too soon." But, I am almost out of medication, what do I do?***

**A11:** Medco's system does a six month look back to calculate the total amount of medication that has been dispensed. So, if you drop some down the sink, if it is lost when you are traveling, etc. then the amount actually remaining in your supply is lower than what Medco has in its records. Simply contact Medco and let them know what happened. They can do an override for lost medication and you can get your prescription filled and get the quantity back on track.

**Q12: *I believe I ordered my medication so it would arrive in time, but it has not arrived yet and I am about to run out. What do I do?***

**A12:** Contact Medco and find out when the medication was shipped. Medco can then advise you about what you should do. If it has been awhile and you think it might have been lost in the mail, Medco can send another shipment (as long as you have refills remaining). You will

pay the copayment for this second shipment; if the first shipment never arrives, let Medco know and they will not charge you for the third shipment.

If you are out of medication, they can authorize an emergency fill for a week's supply at your local pharmacy.

***Q13: I heard you can only order generic medication through Medco By Mail. Is this true?***

**A13:** No, you can purchase both generic and brand name medication through Medco By Mail. You are not required to purchase generic medication through the mail order program. The prescription is filled (at retail and mail order) as the doctor has written. If the doctor does not write in DAW, then the prescription will be filled with a generic if one is available. If your doctor believes you need the brand name, then he/she should write DAW on the prescription and it will be filled that way. If there is a generic available, you will pay the difference between the generic and the brand name in addition to the copayment. This policy has been in place for years and is standard in the Rochester area and was in place when the prescription drug coverage was part of RIT's medical plans.

***Q14: My doctor prescribed a new medication but he is not sure if the dosage will need to be changed. What should I do?***

**A14:** When you are filling a prescription for a new maintenance medication for the first time, you should have your physician write two prescriptions—one for a 30-day supply and one for a 90-day supply. First fill the 30-day prescription at a retail pharmacy to ensure you will not experience any adverse reaction and that the drug will be effective for you. Once you determine that the new drug will work for you, you can fill the 90-day prescription through Medco By Mail and have a lower copay. To avoid any delays, you may want to have the 30-day retail prescription written with one refill so you do not have the risk of running out of medication. Note that if your doctor changes the dose of your medication, this is considered a different prescription and does not count toward the RRA refill limit as the second fill.

***Q15: I could not get my smoking cessation medication filled under the plan. Why isn't this covered?***

**A15:** The plan does cover medication for smoking cessation. However, it has been shown that people are more successful if they take the medication in conjunction with a smoking cessation program. If a person is participating in the program, then this medication is covered. There is a similar rule in place for weight loss medications as well. Contact Medco for more details.

***Q16: Why did Medco deny coverage for my diabetic medication?***

**A16:** Diabetic medications and supplies are covered by your medical plan. Under New York State law, an insured medical plan must cover diabetic medications and supplies. Therefore, RIT is paying a premium – as are employees – for this benefit. So, it does not make sense to also pay for it under the prescription drug plan. So, if you have this type of item, use your BCBS ID card at the pharmacy – you are not required to use mail order. The cost for a 30-day supply is the same cost as an office visit copayment. (NOTE: There had been an error in

the Medco system such that diabetic medications and supplies were covered in error. This error is corrected effective June 1, 2007 so be sure to use your BCBS ID card.)

**Q17: *I cannot afford to pay for 90-days at one time.***

**A17:** We do understand there can be financial issues. Some people are on a number of medications and it can really add up. On an overall basis, a person will save money at mail order. So, they need to recalibrate their budget. In the month when they don't have to order a medication, set the money aside so you have it when it is time to order. Another great way to smooth this out is to join Beneflex (if you are not in Beneflex now, you can join during the fall open enrollment period for a January 1, 2008 effective date). The funds come out of your paycheck on a prorated basis and then you can use your Beneflex Flex card to pay the bill.

**Q18: *How can I set up my Flex Card to pay for my Medco By Mail prescriptions?***

**A18:** You simply need to change the credit card information in the Medco system to reflect your new Flex Card number. Go to

- ◆ [www.medco.com](http://www.medco.com) and log in
- ◆ Click on *Update Your Profile* (link on lower left of screen under *Help & Preferences*)
- ◆ Click on *Update Your Credit Card Information*
- ◆ Choose Master Card; enter your Flex Card number and *Submit*

Going forward, the payment for medication you order through Medco By Mail will come directly from your Beneflex account. Again, be sure to keep the receipt that comes in the mail with your medications for proof, if necessary.

**Q19: *Where do the medications come from?***

**A19:** Nearly all Medco's medications come directly from U.S. Manufacturers. For the very small percentage that don't, Medco has an arrangement with drug wholesalers that have direct buying relationships with the U.S. Manufacturers.

**Q20: *I used to split my pills to save money. Can I still do that?***

**A20:** When RIT changed to Medco in 2005 an issue regarding pill splitting came up since BlueCross BlueShield promoted this as a way to save on prescription drug costs. Medco does not have a pill splitting program; in their opinion, pill splitting is not clinically sound. Sometimes when you split the pill, one part is bigger than the other, or crumbs are made. For some medications, this probably doesn't matter too much; others, it may. You should discuss this with your doctor and if he/she thinks pill splitting will work for you, then your doctor can help you. Simply have your physician write a prescription for a 90-day supply of the double dosage of your medication; you fill the prescription and cut the pill in half, providing a 180-day supply. Therefore, your medication will last 180 days so you will only need to refill twice per year.