

Tribal Member Health Plan To Implement Exclusive Home Delivery Program (Mandatory Mail Order) And Step Therapy Programs

Effective July 1, 2007, all participants receiving the self-insured medical payment plan benefit administered by UMR will be required to comply with the Exclusive Home Delivery Program and Step Therapy programs. The two programs will allow the Tribe to control pharmaceutical costs so we can continue to provide prescription drug coverage for Tribal members and spouses.

Step Therapy is a program designed for people who take prescription drugs regularly to treat ongoing medical conditions, such as arthritis and high blood pressure. The program is a new approach to getting patients the prescription drugs they need, with safety, cost and most importantly, their health in mind.

In Step Therapy, drugs are grouped into categories based on cost.

- ◆ Front line drugs — Step 1 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 lower cost.
- ◆ Back-up drugs — Step 2 and Step 3 drugs are brand name drugs. There are lower-cost brand drugs (Step 2) and higher-cost brand-name drugs (Step 3). Brand name drugs always cost more.

FAQ's:

What are generic drugs?

Even though generics usually have a different name, color and/or shape, a generic alternative has the same chemical makeup and same effect in the body as the original brand-name drug. Generics, have been around for a long time, have been rigorously tested and the US Food & Drug Administration (FDA) has approved them as safe and effective.

What happens at the pharmacy?

The first time a patient submits a prescription that isn't for a front-line drug, the pharmacist should inform the patient that the Tribe's plan uses Step Therapy. This simply means that if the patient would rather not pay full price for the prescription drug, they must first try a front-line drug. To receive the front-line drug, the pharmacist or patient can call the prescribing doctor and request a new prescription.

How do I know which front-line drug my doctor should prescribe?

Patients can take a list of the front-line drugs to his or her doctor. Express Scripts and The Tribe's Risk Management department can assist in obtaining these lists.

What if I've already tried the front-line drug on the list?

If a patient has already tried a generic drug, can't take a generic drug for some reason (allergic reaction) or the doctor decides that for medical reasons, that a brand-name drug is needed, brand-name drugs will be covered. If one of these situations applies, the patient's doctor can request an override so the patient can take a back-up (brand-name) drug.

Exclusive Home Delivery Program is a program allowing members to receive maintenance medications in a reliable, convenient way, while keeping plan costs down. A maintenance medication is a prescription drug that treats an ongoing condition such as high blood pressure. Under this program, you can get up to a one-month supply of maintenance medication two times from a local pharmacy. After that, the Tribe will cover the medication only if you order it from the Tribal pharmacy or Express Scripts. After two months of taking the maintenance medication and your doctor decides that this is a good long-term therapy, to continue receiving the medication — you must use the CTGR Wellness Pharmacy or Express Scripts Pharmacy. By using one of these two pharmacies, you'll save money on your co-payments for maintenance medications. Plus, you'll receive free home delivery of your medication, up to a 3-month supply of medication with each order and 24-hour access to a pharmacist at Express Scripts Pharmacy.

If you decide not to use the CTGR Wellness Pharmacy or Express Scripts Pharmacy you can still get your maintenance medication from a local pharmacy, but you will be required to pay the full cost of the drug.

FAQ's:

Aren't most drugs "maintenance medications?"

Not necessarily. Many drugs are for short-term conditions. For example, your doctor might prescribe a fifteen day medication for an infection. You should always get these types of medications from a local participating pharmacy. Some medications such as controlled substances would not be considered maintenance by your Exclusive

Home Delivery Program. To find out if a specific drug is considered a maintenance medication, please call Express Scripts using the toll-free number on your member ID card (800-892-5143).

Does this mean my prescriptions are not covered anymore?

No, it just means that the Tribe will cover only two one month supplies of your maintenance medications from a local participating pharmacy. After you've used these two one month supplies, you will need to order the medication from the CTGR Wellness Pharmacy or Express Scripts Pharmacy to receive coverage.

How will I know I am on a maintenance medication before I go to my local pharmacy for a refill?

Anytime you fill a maintenance medication at your local pharmacy that is included in your Exclusive Home Delivery Program you will receive a letter from Express Scripts. This letter will:

- ◆ Explain your Exclusive Home Delivery benefit.
- ◆ Identify any of your current prescriptions that may be affected.
- ◆ Inform you that the Tribe will cover only two fills of these medications from your local pharmacy.

The letter also explains the benefits of your Exclusive Home Delivery Program and includes information on how you can order your maintenance medications from the CTGR Wellness Pharmacy or Express Scripts.

How does the Express Scripts Pharmacy work?

The Express Scripts Pharmacy specializes in helping patients save time and money. Last year alone the Express Scripts Pharmacy filled more than 38 million prescriptions for maintenance medications.

Every prescription is filled and delivered using a safe, reliable process. For example:

- ◆ Two registered pharmacists check every new prescription.
- ◆ Your medication is delivered in a plain, weather-resistant package. This protects the medication and ensures your privacy.
- ◆ You receive information about safety issues, side effects and drug interactions.

◆ Pharmacists are available 24 hours a day to answer your questions.

My doctor is "trying out" this medication with me, so I don't know if I'll be using it long-term. Do I still have to use the Express Scripts Pharmacy to fill this prescription?

No, not at first. The program is designed to let you and your doctor "try out" each new maintenance medication and decide if it's a good long-term therapy for you. In fact, if your doctor is having you try different doses of the same drug, the Tribe will cover each dosage up to two times from a local participating pharmacy.

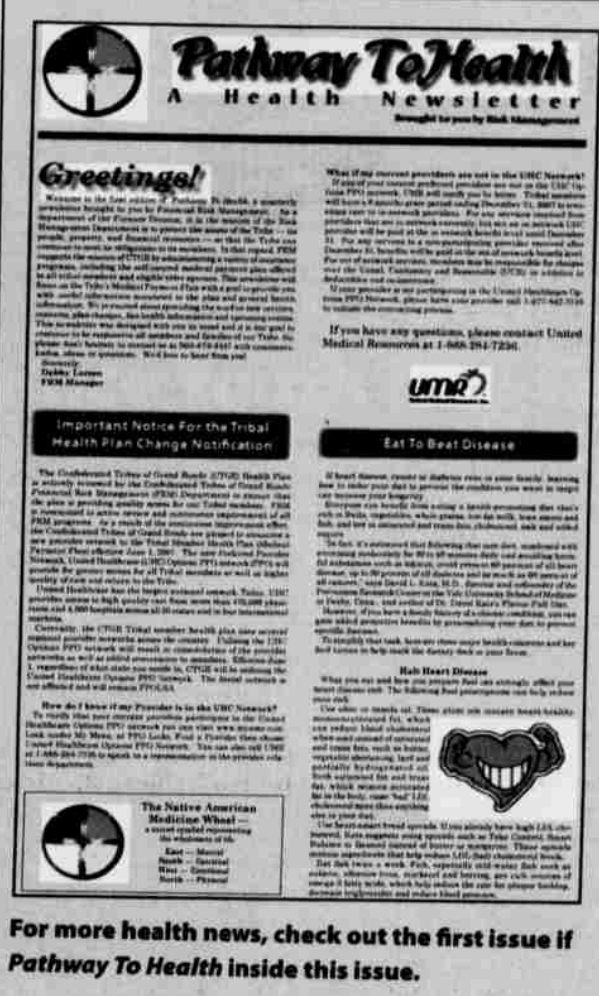
How do I start using the CTGR Wellness Pharmacy or Express Scripts Pharmacy?

- There are three easy ways to start using home delivery:
1. Contact CTGR Wellness Pharmacy or Express Scripts and ask about home delivery. CTGR Wellness Center Pharmacy, phone 503-879-2013/ 1-800-775-0095 or fax 503-879-2030, or refill line at 503-879-2342. Please specify mail order or pick-up and always call 7 days in advance.
 2. Express Scripts at 800-892-5143 n
 3. Online — Express Scripts Pharmacy: Visit www.express-scripts.com/ get started and follow the instructions to get prescription home delivery. Submit your request online, and the Express Scripts Pharmacy will do the rest.

By Mail — Express Scripts Pharmacy

1. Ask your doctor to write a prescription for up to a 90-day supply of your medication (plus refills for up to one year, if appropriate).
2. Complete a Home Delivery Order Form. If you don't have an order form, you can print one at www.express-scripts.com. Or simply request one by calling the toll-free number on your member ID card.
3. Mail your order form and your prescription to the address on the form.

Once you move your maintenance medication prescription to the CTGR Wellness Pharmacy or Express Scripts Pharmacy one time, your prescription drugs are delivered to your home and you order refills only three times per year instead of every month, and you renew your prescription only once per year. ■



Pathway To Health
A Health Newsletter
Brought to you by Risk Management

Greetings!
Welcome to the June edition of Pathway To Health, a quarterly newsletter brought to you by Financial Risk Management. As a representative of the Financial Services, it is the mission of the Risk Management Department to provide the member of the Tribe — an individual, group, and financial institution — with the most current information on the latest in risk management. In that regard, FRM suggests the members of FRM by subscribing to a variety of services programs, including the self-insured medical, patients also offered to all Tribal members and eligible tribal agencies. This newsletter will focus on the Tribe's Medical Payment Plan with a goal to provide you with useful information on the plan and general health information. We encourage you to read this newsletter and contact us if you have any questions. We will be happy to assist you.

Important Notice For the Tribal Health Plan Change Notification
The United States of America (USA) Health Plan is currently covered by the United States of America (USA) Health Plan. The United States of America (USA) Health Plan is currently covered by the United States of America (USA) Health Plan. The United States of America (USA) Health Plan is currently covered by the United States of America (USA) Health Plan.

Let To Beat Disease
If heart disease, stroke or diabetes runs in your family, knowing how to reduce your risk to prevent the condition you want to prevent can increase your longevity. Exercise can reduce your risk of heart disease, stroke and diabetes. Diet, weight, stress, and smoking are also factors that can increase your risk of heart disease, stroke and diabetes. If you have a family history of heart disease, stroke or diabetes, you should talk to your doctor about ways to reduce your risk.

Heart Health
When you eat and live an unhealthy diet and lifestyle, your heart disease risk increases. The following diet recommendations can help reduce your risk.
- Use whole grains. Whole grains are rich in fiber, which can help lower cholesterol and reduce your risk of heart disease.
- Eat fruits and vegetables. Fruits and vegetables are rich in antioxidants, which can help reduce your risk of heart disease.
- Limit saturated fat and trans fat. Saturated fat and trans fat can raise your cholesterol and increase your risk of heart disease.
- Limit sodium. High sodium intake can raise your blood pressure, which can increase your risk of heart disease.
- Limit alcohol. Excessive alcohol consumption can raise your blood pressure and increase your risk of heart disease.

The Native American Medicine Wheel
A wheel of knowledge representing the elements of life:
East — Mental
South — Emotional
West — Physical
North — Spiritual

For more health news, check out the first issue if Pathway To Health inside this issue.