

Prescription Drugs

Express Scripts (ESI) manages the Citigroup Prescription Drug Program (Program) for participants in the ChoicePlan 500 (CP500), High Deductible Health Plan (HDHP) and Oxford Health Plans Preferred Provider Organization (Oxford PPO). The Citigroup Prescription Drug Program is a component of the Citigroup Health Benefit Plan.

Prescription drug benefits for HMOs are provided through the HMOs and are not included here. Contact your HMO for information about its prescription drug benefits.

Express Scripts covers Food and Drug Administration (FDA)-approved (federal legend) medications that require a prescription from your physician. The Program will also cover certain over-the-counter (OTC) products in compliance with the Affordable Care Act. If you have any questions about whether a medication is covered, call Express Scripts at **1 (800) 227-8338**.

Express Scripts offers three ways to purchase prescription drugs:

1. Through a network of retail pharmacies nationwide, where you can obtain prescription drugs for your immediate short-term needs, such as an antibiotic to treat an infection;
2. Through the Express Scripts Home Delivery program, where you may save money by having your maintenance and preventive drugs delivered by mail; and
3. Through the ESI Specialty Pharmacy known as Accredo Health Group (Accredo). You can fill your first two specialty drug prescriptions at a retail pharmacy or at Accredo; for the third and future specialty prescription refills, you must use Accredo.

You will pay a deductible, as shown in "Prescription Drug Benefits at a Glance" on page 191, for drugs purchased at a retail pharmacy, through mail order, or through Accredo before the Program will pay benefits. *You will never pay more than the cost of the drug.*



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Prescription Drug Benefits at a Glance

New for 2018

Beginning in 2018, if a multisource brand-name drug is dispensed rather than an available, chemically equivalent generic drug, you will pay the difference in cost between the brand-name and the generic drug in addition to your copay. This charge will be applied regardless of whether the doctor or you require the brand-name drug to be dispensed.

Prescription Drug Benefits			
	ChoicePlan 500	High Deductible Health Plan ¹	Oxford PPO
Annual deductible (in-network and out-of-network expenses combined in ChoicePlan 500 and Oxford PPO)			
<i>Individual</i>	\$100 per person (prescription drug deductible)	\$1,800 in-network/\$2,800 out-of-network; includes medical expenses	\$100 maximum (prescription drug deductible)
<i>Maximum per family</i>	\$200 family maximum (prescription drug deductible)	\$3,600 in-network/\$5,600 out-of-network; includes medical expenses (no benefits will be paid to an individual until the family deductible has been met)	\$200 family maximum (prescription drug deductible)
Annual out-of-pocket maximum ChoicePlan 500 and Oxford PPO: Annual prescription drug out-of-pocket maximum includes prescription deductible, prescription coinsurance and prescription copays. In-network and out-of-network expenses are combined. Note: This is separate from the annual medical out-of-pocket maximum. Eligible prescription expenses within a family can be combined to meet the family out-of-pocket maximum, but no one person can apply more than the individual out-of-pocket maximum amount (\$1,500) to the family out-of-pocket maximum (\$3,000). High Deductible Health Plan: Prescription drug expenses count toward the medical annual out-of-pocket maximum. Keep in mind, you will still pay 100% of the prescription cost after the out-of-pocket maximum is met after the third fill of a maintenance prescription at a retail pharmacy or after the second fill of a specialty medication through a retail pharmacy.			
<i>Individual</i>	\$1,500 per person (prescription drug out-of-pocket maximum)	\$5,000 in-network/\$7,500 out-of-network; includes medical expenses	\$1,500 per person (prescription drug out-of-pocket maximum)
<i>Maximum per family</i>	\$3,000 family maximum (prescription drug out-of-pocket maximum)	\$10,000 (\$6,850 per individual) in-network/\$15,000 (\$15,000 per individual) out-of-network; includes medical expenses	\$3,000 family maximum (prescription drug out-of-pocket maximum)

Copay/coinsurance — in-network retail pharmacy

Copay/coinsurance for up to a 34-day supply at an **in-network retail pharmacy**, after you meet your deductible. You may have the same maintenance prescription filled up to three times at a retail pharmacy; on the fourth fill, you will pay 100% of the cost of the medication. However, this medication will be available through home delivery for your 90-day copay.²

> Generic drug ³	\$10
> Preferred brand-name drug ⁴	\$30
> Non-preferred brand-name drug	50% of the cost of the drug, with a minimum payment of \$50, to a maximum of \$150. If the cost of the drug is less than \$50, you will pay the cost of the prescription drug.
> Contraceptives (hormonal and emergency)	Generics: not subject to annual deductible, and no cost to you Brand-name drugs: subject to the annual deductible and applicable preferred or non-preferred cost share requirement

Copay/coinsurance — Home Delivery program

Copay/coinsurance for a 90-day supply through the Express Scripts **Home Delivery program** after you meet your deductible.

> Generic drug ³	\$20
> Preferred brand-name drug ⁴	\$75
> Non-preferred brand-name drug	50% of the cost of the drug, with a minimum payment of \$125, to a maximum of \$375
> Oral contraceptives (hormonal and emergency)	Generics: not subject to annual deductible, and no cost to you Brand-name drugs: subject to the annual deductible and applicable preferred or non-preferred cost share requirement

Copay/coinsurance — specialty medication

Copay/coinsurance for a 30-day supply of **specialty medication through the Accredo Specialty Pharmacy** after you meet your deductible.⁵

> Generic drug ³	\$20
> Preferred brand-name drug ⁴	25% of the cost of the drug, with a minimum payment of \$50, to a maximum of \$150
> Non-preferred brand-name drug	50% of the cost of the drug, with a minimum payment of \$100, to a maximum of \$250

Out-of-network benefits

Benefits at an **out-of-network pharmacy**.

Reimbursed at the contracted rate after you have met the annual deductible and paid the applicable copay

Lifetime maximum benefit for fertility drugs

Fertility drugs are limited to \$7,500 per lifetime per covered family

¹ In the High Deductible Health Plan (HDHP), you must meet your combined medical/prescription drug deductible before the Program will pay benefits, except for certain preventive drugs. To determine whether your medication is considered preventive, visit **www.express-scripts.com**. Your cost for these preventive drugs is the applicable copay or coinsurance, which will count toward your out-of-pocket maximum.

² Retail pharmacy purchases are not reimbursable under the Program after three refills of the same maintenance drug.

³ The use of generic equivalents whenever possible (through both the retail and Express Scripts Home Delivery programs) is more cost-effective. Ask your medical professional about this distinction. If you request a brand-name drug and a generic alternative is available, you will pay the difference between the cost of the brand-name drug and the generic drug in addition to the copay for the generic drug.

⁴ Citi does not determine preferred brand-name drugs. Rather, Express Scripts brings together an independent group of practicing physicians and pharmacists who meet quarterly to review the preferred brand-name formulary list and make determinations based on current clinical information. Call Express Scripts at **1 (800) 227-8338** or visit **www.express-scripts.com** for a copy of its Preferred Formulary (updated at least quarterly).

⁵ You are required to fill the prescription through Accredo. In the event of an emergency, please contact Express Scripts to fill the prescription. You will be charged only the applicable retail/specialty copay.

Note: For the ChoicePlan 500 and Oxford PPO, pharmacy and/or Express Scripts Home Delivery copays do not count toward your medical plan's annual deductible or out-of-pocket maximum, as there is a separate pharmacy deductible and a separate pharmacy out-of-pocket maximum.

Dispense as Written

If your physician writes “dispense as written” on the prescription, you will pay the difference in cost between the brand-name and the generic drug in addition to your copay. This charge will be applied regardless of whether the doctor or you require the brand-name drug to be dispensed.

Meeting Your Deductible

When you buy a prescription drug, you must meet the applicable deductible (individual or family) before the Program will pay benefits.

For answers to your questions about the applicable deductibles, call Express Scripts at **1 (800) 227-8338**.

Your Out-of-Pocket Maximum

There is a separate prescription drug out-of-pocket maximum (\$1,500 per individual and \$3,000 per family) under the ChoicePlan 500 and Oxford PPO. This feature is designed to help protect you from a large annual expense for prescription drugs, since this is the most you will ever pay for prescriptions per year. Once you reach the out-of-pocket maximum, the Program will pay 100% of your covered prescription costs for the remainder of the plan year.

Keep in mind, you will still pay 100% of the prescription cost after the out-of-pocket maximum is met after the third fill of a covered maintenance prescription at a retail pharmacy or after the second fill of a covered specialty medication through a retail pharmacy.

There is a combined medical and prescription drug out-of-pocket maximum under the High Deductible Health Plan (HDHP) of \$5,000 individual and \$10,000 (\$6,850 per individual) family in-network (\$7,500 individual and \$15,000 family out-of-network). This amount includes your medical/prescription drug deductible, coinsurance and copays. This represents the most you will have to pay out of your own pocket in a plan year.

Note: For in-network services under the High Deductible Health Plan (HDHP), the family out-of-pocket maximum is \$10,000, but each of your covered family members has an individual out-of-pocket maximum of only \$6,850. After reaching that amount, your plan will cover 100% of that individual's in-network health care expenses for the rest of the year. Once the \$10,000 family in-network out-of-pocket maximum is met, your plan will cover 100% of the entire family's in-network health care expenses for the rest of the year.

For answers to your questions about the out-of-pocket maximum, call Express Scripts at **1 (800) 227-8338**.

Retail Network Pharmacies with Express Scripts

When you need a prescription filled the same day — for example, an antibiotic to treat an infection — you can go to one of the thousands of pharmacies nationwide that participate in the Express Scripts network and obtain up to a 34-day supply for your copay (once you meet your deductible).

For some drugs to be covered, you may have to provide a letter from your physician. Prescriptions may be screened for specific requirements and must be related to the diagnosis for which they are prescribed.

If you expect to have a prescription filled more than three times, it is more cost-efficient to use the Express Scripts Home Delivery program.

To find out whether a pharmacy participates in the Express Scripts network:

- > Ask your pharmacist;
- > Visit **www.express-scripts.com**;
- > **Download the Express Scripts free mobile app from your device's app store (search for “Express Scripts”);** or
- > Call Express Scripts at **1 (800) 227-8338** and follow the prompts for the retail pharmacy locator.

A network pharmacy will accept your prescription and prescription drug ID card and, once you have met your deductible, will charge you the appropriate copay/coinsurance for a covered drug. Your copay/coinsurance will be based on whether your prescription is for a generic drug, a preferred brand-name drug on the Express Scripts Preferred Formulary, or a non-preferred drug. If you purchase a drug that is not covered under the Program, you will pay 100% of the full, non-discounted price of the drug. See “Drugs Not Covered” on page 201 for more information.

Using Your Prescription Drug ID Card

You must use your prescription drug ID card when purchasing drugs at a retail pharmacy.

Upon your enrollment, Express Scripts will receive your eligibility information. If you do not have an ID card, please ask your pharmacist to contact Express Scripts so they can attempt to process the prescription through your pharmacy insurance. You can print out a temporary ID card online at www.express-scripts.com under “Health and Benefits.” You can also download the ESI mobile app to access your virtual ID card.

If you do not use your ID card at network pharmacies, you must pay the entire cost of the prescription drug and then submit a claim form to be reimbursed. You will be reimbursed according to the Express Scripts contracted rate for the covered prescription drug after you have met the annual deductible and paid the applicable copay. To access a claim form, visit Citi Benefits Online at www.citibenefitsonline.com and select “Forms and Claims.”

Send all completed claim forms to:

Express Scripts Pharmacy
P.O. Box 66583
St. Louis, MO 63166

Express Scripts Home Delivery

For prescriptions for maintenance medications that you have filled three times at a retail pharmacy, you must use the Express Scripts Home Delivery program beginning on your fourth fill to avoid paying 100% of the cost of the drug.

Through Express Scripts Home Delivery, you can buy up to a 90-day supply at one time. You will make one home-delivery copay for each prescription drug or refill after you first meet your deductible, and your cost will be less than what you would pay to purchase the same drug or refill at a retail network pharmacy.

When you use Express Scripts Home Delivery:

- > Your medications are dispensed by one of the Express Scripts Home Delivery pharmacies and delivered to your home.
- > Medications are shipped by standard delivery at no cost to you. You will pay for express shipping.
- > You can order and track your refills online at www.express-scripts.com, or you can call Express Scripts at **1 (800) 227-8338** to order your refill by telephone.
- > Registered pharmacists are available 24/7 for consultations.

Do Not Spend More Than You Need To!

Receive up to a 90-day supply of maintenance medications delivered to your home, and save money by enrolling in your prescription drug plan's home delivery program. To enroll in Express Scripts Home Delivery, visit www.express-scripts.com, or call **1 (800) 227-8338**.

Please note that Express Scripts does not accept manufacturer coupons for prescriptions filled through the Home Delivery pharmacy.

Obtaining a Refill of a Maintenance Medication with Express Scripts

The first three times you purchase a maintenance medication at a retail pharmacy, you will pay the applicable copay or coinsurance after you meet the applicable deductible. If you use an out-of-network pharmacy, reimbursement will be based on the contracted rate after you have met the deductible and paid the copay. You will receive a notice from Express Scripts advising you of the benefits of the Express Scripts Home Delivery program.

If, after the prescription is filled three times, you still want to purchase this maintenance medication at a retail pharmacy instead of through Express Scripts Home Delivery, you will pay 100% of the cost of the current prescription or a new prescription for the same medication and strength. Maintenance drugs, generally, are drugs taken on a regular basis for conditions such as asthma, heartburn, blood pressure and high cholesterol. If you need to know if your prescription drug is considered a maintenance medication, call Express Scripts at **1 (800) 227-8338**.

Specialty Medication with Express Scripts

Accredo — Express Scripts' specialty pharmacy — dispenses oral and injectable specialty medications for the treatment of complex chronic diseases, such as, but not limited to, multiple sclerosis, hemophilia, cancer and rheumatoid arthritis. Prescriptions sent to Express Scripts Home Delivery that should be filled by Accredo will be forwarded. Specialty medications purchased through Accredo are limited to a 30-day supply or less.

Accredo offers the following:

- > Once you are using the Accredo program, Accredo will call your physician to obtain a prescription and then call you to schedule delivery.
- > Prescription drugs can be delivered via overnight delivery to your home, work or physician's office within 48 hours of ordering.
- > You are not charged for needles, syringes, bandages, sharps containers or any supplies needed for your injection program.
- > An Accredo team of representatives is available to take your calls, and you can consult 24/7 with a pharmacist or nurse experienced in injectable medications.
- > Accredo will send monthly refill reminders to you.

To learn more about Accredo's services, including the cost of your prescription drugs, call Accredo at **1 (866) 413-4135**.

Exclusive Accredo

Citi participates in the Exclusive Accredo program (one of the Accredo specialty pharmacy programs). In the event of an emergency, please contact Express Scripts to fill the prescription. You will be charged only the applicable retail/specialty copay.

SaveonSP (currently available through the CP 500 only)

Effective January 1, 2018, the CP500 Medical Plan will include a specialty pharmacy copay assistance program, called SaveonSP. If you enroll in this program, certain high-priced specialty medications will be covered at 100%, with no deductible.

You are eligible to participate in the SaveonSP program if you currently take certain specialty pharmacy drugs that are considered non-essential health benefit specialty drugs under the Plan, or if you begin taking one of these medications at a later date. For a list of these drugs, visit www.saveonsp.com/citi or call SaveonSP at **1 (800) 683-1074**. If you enroll in the program, your medication will continue to be filled through Accredo, your specialty mail service provider.

Enrollment in the program is voluntary; however, if you choose not to enroll in SaveonSP, you will pay the prescription drug copay for medications on the Plan's non-essential health benefit specialty drug list and the copay will not count toward your deductible or out-of-pocket maximum. Note that due to the high cost of these specialty medications, monthly copayments range from \$750 to more than \$8,000 depending on the medication. Please visit www.saveonsp.com/citi for the Citi non-essential health benefit specialty drug list and the monthly copayments that will apply for these drugs if you choose not to enroll in SaveonSP.

To ensure that you do not incur a significant copayment, you must enroll in the SaveonSP program prior to purchasing such medications.

- > To enroll, call SaveonSP at **1 (800) 683-1074**. A customer service representative will answer your questions and enroll you in the program. Representatives are available Monday through Thursday from 8 a.m. to 8 p.m. ET and Friday from 8 a.m. to 6 p.m. ET.
- > If you already participate in a drug copay assistance program from a drug manufacturer in connection with a medication on the non-essential health benefit specialty drug list, please let the customer service representative know this when you call to enroll. You will be asked for your program-issued ID. If you do not have that information, the customer service representative will set up a three-way call with you and the manufacturer copay program so you can consent to the manufacturer copay program providing your information to SaveonSP to complete your enrollment in the program.
- > After your initial enrollment, SaveonSP will contact you once annually to ensure that you continue to be properly enrolled in the program.

Controlled Substances with Express Scripts

Upon request, Express Scripts will fill prescriptions for controlled substances for up to a 90-day supply, subject to state limits (and any Program limits).

Because special requirements for shipping controlled substances may apply, Express Scripts uses only certain home delivery pharmacies to dispense these medications. If you submit a prescription for a controlled substance along with other prescriptions, it may need to be filled through a different pharmacy. As a result, you may receive your order in more than one package.

For more information about controlled substances and the laws in your state, call Express Scripts at **1 (800) 227-8338**.

Note: Kentucky and Hawaii state laws require you to provide your Social Security number or government ID to the pharmacy or to Express Scripts before it can dispense your medication(s).

How the Controlled Substance Processing Works

Controlled substance restrictions:

- > The Food and Drug Administration (FDA) does not allow refills on Class II controlled substances. A new prescription must be presented each time the medication is filled.
- > The Drug Enforcement Administration (DEA) requires presentation of a hard copy of Class II prescriptions. They cannot be phoned or faxed to ANY pharmacy. They can, however, be e-prescribed by prescribers who have DEA-certified systems and whose states allow for e-prescriptions for Class II drugs.
- > The DEA mandates that prescriptions for Class III-Class V medications must be expired six months from the date that they are written. **Note:** Express Scripts must comply with any state regulations that are stricter than federal regulations.
- > Express Scripts Pharmacy fills all controlled medications out of its St. Louis facility. There is a very stringent verification process that takes place. The pharmacist reviews the actual hard copy against the system entry prior to releasing for fulfillment.

Special requirements for controlled substance processing:

- > Controlled substances require very specific information to be present on the prescription in order to be processed by Express Scripts. In the majority of cases, the information required is missing upon original receipt of prescriptions.
- > **A hand signature** is required on all prescriptions for controlled substances. Any controlled prescription with an electronic or missing signature requires pharmacy outreach to the physician. (Electronic signatures on e-prescriptions, where allowed, are acceptable.)
- > **A valid DEA number** is required on all controlled substance prescriptions. If the DEA number is present, technicians must validate the DEA number. If the DEA number for the prescribing physician is NOT present or is invalid, pharmacy outreach to the physician is required.
- > **A physical address on file** is required for all controlled substances. A physical address must be obtained if the address on the prescription or in our system is a PO Box. **A medical reason** is required for any Class II prescriptions being dispensed over a 30-day supply regardless of the state where the prescription is issued. A medical reason can either be a diagnosis or a detailed description. For example, “chronic pain” would not be sufficient, but “cervical pain unresolved by surgery” or “stabilized ADHD” would be sufficient. Going off to college is not an acceptable medical reason.

Process for making outreach:

- > A **technician or pharmacist** (depending on the information needed) is responsible for making the necessary outreach to the physician’s office or to the patient by phone, fax or electronic communication.
- > The prescriber’s office or patient has two **business days** to respond. If clarification is obtained, the prescription image will **be annotated**, and the prescription will continue along in the processing. If clarification is not received, the script will be routed to the interventions team, who will make additional attempts to contact the physician and/or patient for resolution.

Generics Preferred with Express Scripts

The Generics Preferred program is designed to encourage the use of generic drugs instead of brand-name drugs. Typically, brand-name medications are 50% to 75% more expensive than generics.

If you or your doctor chooses the brand-name drug when a generic exists, you must pay the difference in cost between the brand-name drug and the generic drug in addition to your copay. See “Dispense as Written” on page 193 for more information.

Compound Medications

For compound drugs to be covered under the Program, they must satisfy certain requirements. In addition to being medically necessary and not experimental or investigative, compound drugs must not contain an ingredient on a list of excluded ingredients. Furthermore, the cost of the compound must be determined by Express Scripts to be reasonable (e.g., if the cost of any ingredient has increased more than 5% every other week or more than 10% annually, the cost will not be considered reasonable). Any denial of coverage for a compound drug may be appealed in the same manner as any other drug claim denial under the Program.

Prior Authorization with Express Scripts

For you to purchase certain medications or to receive more than an allowable quantity of some medications, your pharmacist must receive prior authorization from Express Scripts before these drugs will be covered under the Citigroup Prescription Drug Program.

- > Examples of medications requiring prior authorization are Retin-A cream, growth hormones, anti-obesity medications, rheumatoid arthritis medications and Botox.
- > Examples of medications whose quantity will be limited are smoking cessation products, migraine medications and erectile dysfunction medications.

Other medications, such as certain non-steroidal anti-inflammatories, will be covered only in situations where a lower-cost alternative medication is not appropriate.

To determine whether your medication requires prior authorization or is subject to a quantity limit, call Express Scripts at **1 (800) 227-8338** or visit the Express Scripts website at www.express-scripts.com. Your pharmacist can also determine whether a prior authorization is required or a quantity limit will be exceeded at the time your prescription is dispensed.

If a review is required, you or your pharmacist can ask your physician to initiate a review by calling **1 (800) 224-5498**. After your physician provides the required information, Express Scripts will review your case, which typically takes one to two business days. Once the review is completed, Express Scripts will notify you and your physician of its decision.

If your medication or the requested quantity is not approved for coverage under the Citigroup Prescription Drug Program, you can purchase the drug at its full cost to you.

Medication Review with Express Scripts

Under certain circumstances, you and your physician may request that Express Scripts perform a medical review of your medications. For additional information and instructions on how your physician can request a review, call Express Scripts at **1 (800) 227-8338**.

High Deductible Health Plan (HDHP) Information

The HDHP covers the cost of certain preventive drugs without having to meet a deductible. You will pay the applicable copay or coinsurance, which will count toward your combined medical/prescription drug out-of-pocket maximum.

For a list of these preventive medications, call Express Scripts at **1 (800) 227-8338**. You can also visit www.express-scripts.com.

For all other covered drugs, you must meet your combined medical/prescription drug deductible before the Plan will pay benefits.

Covered Drugs

The following drugs and products are covered under the Citigroup Prescription Drug Program:

- > Federal legend drugs;
- > State-restricted drugs;
- > Compound medications of which at least one ingredient is a legend drug not included on the compound exclusion list;
- > Insulin;
- > Needles and syringes;
- > Over-the-counter (OTC) diabetic supplies (except blood glucose testing monitors);
- > Oral and injectable contraceptives;
- > Fertility agents;
- > Legend vitamins;
- > Amphetamines used for ADHD, through age 18;
- > Drugs to treat impotency, for males age 18 or older (quantity limits apply);
- > Retin-A/Avita (cream only), through age 34;
- > Retin-A (gel), with no age restrictions; and
- > Botulinum toxin type A or B (Botox/Myobloc).

Some drugs require prior authorization, such as (this list is not all-inclusive):

- > Legend anti-obesity preparations;
- > Amphetamines used for ADHD, age 19 or over;
- > Retin-A/Avita (cream only), age 35 or over; and
- > Botulinum toxin type A or B (Botox/Myobloc).

Health Care Reform

In compliance with the Affordable Care Act, certain prescribed drugs are covered at 100%, not subject to the deductible, if certain conditions are met. Certain dosage and other restrictions apply. If conditions are not met, OTC drugs are not covered, and generic drugs are subject to the applicable copay or deductible.

	Criteria
Aspirin (to prevent cardiovascular disease)	<ul style="list-style-type: none"> > Generic OTC > Adults under age 70
Aspirin (for preeclampsia)	<ul style="list-style-type: none"> > Generic OTC > 81 mg > Females under age 55
Bowel preps	<ul style="list-style-type: none"> > Generic OTC and generic prescription drugs > Men and women ages 50 to 75

Health Care Reform

In compliance with the Affordable Care Act, certain prescribed drugs are covered at 100%, not subject to the deductible, if certain conditions are met. Certain dosage and other restrictions apply. If conditions are not met, OTC drugs are not covered, and generic drugs are subject to the applicable copay or deductible.

	Criteria
Contraceptive methods for women	<ul style="list-style-type: none"> > Generic barrier methods (diaphragm and cervical cap) > Generic hormonal contraceptives > Generic emergency contraceptives > Prescribed OTC generic contraceptives (except condoms or other men's contraceptives)
Fluoride (oral formulations)	<ul style="list-style-type: none"> > Generic OTC and generic prescription drugs > Children 6 months of age through 5 years of age
Folic acid	<ul style="list-style-type: none"> > Generic OTC and generic prescription drugs > Women through age 50
Smoking cessation	<ul style="list-style-type: none"> > OTC and prescription drugs > Adults age 18 and over
Vitamin D	<ul style="list-style-type: none"> > Generic OTC and generic prescription drugs > Adults age 65 and over
Tamoxifen and Raloxifene for breast cancer prevention	<ul style="list-style-type: none"> > Generic prescription drugs (plus brand-name drug Soltamox where medically necessary) > Women ages 35 and over for primary prevention only (physician or member must request no copay)
Statins	<ul style="list-style-type: none"> > Generic low-to-moderate-dose statins for members ages 40 to 75

Step Therapy

A step therapy program is a “step” approach to providing prescription drug coverage. Step therapy is designed to encourage the use of cost-effective prescription drugs when appropriate. To determine whether your prescription requires step therapy or is subject to limitations, call Express Scripts at **1 (800) 227-8338**. If you have a discontinuance or lapse in therapy (typically more than 130 days) while using the brand-name medication and need to restart therapy, you will be subject to another review under the step therapy program to determine whether the cost of the brand-name medication will be covered under the Program. There is no minimum age requirement for step therapy.

Here's how step therapy works:

1. A member presents a prescription for a drug requiring step therapy at a retail pharmacy or via Home Delivery.
2. The pharmacist enters the prescription information into the Express Scripts (ESI) information system.
3. The claim is submitted for processing — the ESI system automatically looks back at the member's claim history to see if the member had a prescription filled in that time period (typically 130 days) for the alternative drug.
4. If a claim for an alternative drug is found, the claim will automatically process.
5. If there is no history of a prescription filled for an alternative drug, the prescription claim is rejected.
6. The pharmacist can either contact the member's physician to see if an alternative drug is acceptable or advise the member to contact his/her physician.
7. The physician can provide a prescription for an alternative drug. If the physician strongly feels that the original drug prescribed will best treat the member's condition, then he or she can submit a prior authorization request. If the request meets the clinical criteria, the originally prescribed drug will be covered.
8. A notification will be sent to both the member and physician regarding whether the request has been approved or denied.

Call Express Scripts at **1 (800) 227-8338** or **www.express-scripts.com** to obtain information about whether your medication requires step therapy and/or about the applicable copay for the generic, preferred brand or non-preferred category of drug.

Other Limits

Coverage limits apply to some categories of drugs. These categories include but are not limited to:

- > Fertility medications (subject to a lifetime maximum benefit limit of \$7,500 per covered family);
- > Erectile dysfunction medications;
- > Anti-influenza medications;
- > Smoking deterrents;
- > Migraine medications;
- > H2-receptor antagonists; and
- > Proton pump inhibitors.

Drugs Not Covered

For a list of the drugs and products that are not covered under the Citigroup Prescription Drug Program, as well as a list of covered alternatives for select medications, see the 2018 Express Scripts Preferred Drug List Exclusions at Citi Benefits Online. You will pay 100% of the full, non-discounted price of these drugs. This list is not exhaustive, and there may be other drugs that are not covered. If you have any questions about a specific drug, please call Express Scripts at **1 (800) 227-8338**.

Citi Benefits

General exclusions include:

> The following medications:

<ul style="list-style-type: none"> – Abbott (FreeStyle, Precision) – Abilify* – Abstral – Aciphex* – Aciphex Sprinkle – Acuvail – Adderall* – Adlyxin – Akitpak – Alogliptin – Alogliptin/Metformin – Alvesco – Androgel 1%* – Anusol-HC* – Apidra – Aranesp – Asacol HD – Atacand* – Atacand HCT* – Auvi-Q – Azor* – Bayer (Breeze, Contour) – Beconase AQ – Benicar* – Benicar HCT* – Bravelle – Bupap* – Buprenorphine Patches – Butrans – Cetraxal – Colchicine – Cymbalta* – Cytomel* – Daklinza – Delzicol – Dipentum – Doxycycline 40 MG Capsules – Effexor XR* – Emflaza – Endometrin – 	<ul style="list-style-type: none"> – Epinephrine Auto-Injector (by A-S Medications, Impax & Lineage) – Epogen – Estrogel – Evzio – Exondys 51 – Femring – Fentora – Fluorouracil 0.5% Cream – Follistim AQ – Forteo – Fortesta – Fosrenol – Ganirelix Acetate – Gel-One – Gelsyn-3 – Genvisc 850 – Glumetza* – Hyalgan – Hymovis – Imitrex* – Inderal LA* – Intuniv* – Istalol – Kazano – Kombiglyze XR – Lazanda – Levalbuterol HFA – Levitra – Lexapro* – Librax* – Lidoderm* – Lovenox* – Lunesta* – Mesalamine 800 MG Delayed-Release – Minastrin 24 Fe* – Mircera – Nasonex* – Natesto – National Medical (Advocate) – Nesina 	<ul style="list-style-type: none"> – Neupogen – Nevanac – Novolin – NovoLog – Nutropin AQ – Nutropin AQ Nuspin – Olysio – Omnaris – Omnis Health (Embrace, Victory) – Omnitrope – Onglyza – Opana ER – Oxycodone ER – Pancreaze – Pertzye – Plaquenil* – Plavix* – Prevacid* – Prevacid Solutab – Prilosec Suspension – Pristiq* – Protonix* – Protonix Suspension – Proventil HFA – Provigil* – Prozac* – Pulmicort Respules* – Qsymia – Renagel – Roche (Accu-Chek) – Saizen – Saizen Prep – Sandostatin LAR Depot – Seroquel* – Seroquel XR* – Signifor LAR – Singulair* – Sovaldi – Staxyn – Stendra – Strattera* – Sumavel Dosepro 	<ul style="list-style-type: none"> – Supartz – Supartz FX – Synvisc – Synvisc-One – Tanzeum – Testim – Testosterone Gel – Tikosyn* – Timoptic Ocudose – Tobi Solution* – Tribenzor* – Trividia (TRUEtest, TRUEtrack) – Trulance – Ultresa – UniStrip – Valium* – Valtrex* – Veltin – Victoza – Vogelxo – Vytorin* – Wellbutrin SR* – Xanax* – Xanax XR* – Xenazine* – Xopenex HFA – Zegerid* – Zepatier – Zetia* – Zetonna – Zioptan – Zolofit* – Zomacton – Zyclara – Zylflo CR*
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* Multisource brand exclusion – The generic equivalent of this brand-name medication is covered under the Plan. FDA-approved generic medications meet strict standards and contain the same active ingredients and their corresponding brand-name medications, although they may have a different appearance.

- > Non-federal legend drugs;
- > Prescription drugs for which there are OTC equivalents available, including, but not limited to, benzoyl peroxide, hydrocortisone, meclizine, ranitidine and Zantac;
- > Contraceptive implants:
 - **Note:** Implantable devices such as Mirena or Norplant are covered under the Citigroup Health Benefits Plan (not under the Citigroup Prescription Drug Program portion of the Plan);
- > Drugs to treat impotency for all females and males through age 17age17;
- > Irrigants;
- > Gardasil and Zostavax (vaccinations are covered under the Citigroup Health Benefits Plan; therefore, the provider must bill accordingly);
- > Topical fluoride products;
- > Blood glucose testing monitors (covered under medical benefits);
- > Therapeutic devices and appliances;
- > Drugs whose sole purpose is to promote or stimulate hair growth (e.g., Rogaine®, Propecia®) or are for cosmetic purposes only (e.g., Renova®);
- > Allergy serums;
- > Biologicals, blood or blood plasma products;
- > Drugs labeled “Caution — limited by federal law to investigational use” or experimental drugs, even though a charge is made to the individual;
- > Medication for which the cost is recoverable under any Workers’ Compensation or occupational disease law or any state or governmental agency, or medication furnished by any other drug or medical service for which no charge is made to the member;
- > Medication that is to be taken by or administered to an individual, in whole or in part, while he or she is a patient in a licensed hospital, rest home, sanitarium, extended-care facility, skilled nursing facility, convalescent hospital, nursing home or similar institution that operates as, or allows to be operated as, a facility for dispensing pharmaceuticals on its premises;
- > Any prescription refilled in excess of the number of refills specified by the physician or any refill dispensed after one year from the physician’s original order; and
- > Charges for the administration or injection of any drug.

Claims and Appeals for Express Scripts

The amount of time Express Scripts will take to make a decision on a claim will depend on the type of claim.

Type of Claim	Timeline after Claim Is Filed
Post-service claims (for claims filed after the service has been received)	<ul style="list-style-type: none"> > Decision within 30 days; one 15-day extension due to matters beyond the control of the Claims Administrator (notice of the need for an extension must be given before the end of the 30-day period) > Notice that more information is needed must be given within 30 days > You have 45 days to submit any additional information needed to process the claim¹
Preservice claims (for services requiring precertification of services)	<ul style="list-style-type: none"> > Decision within 15 days; one 15-day extension (notice of the need for an extension must be given before the end of the 15-day period) > Notice that more information is needed must be given within five days > You have 45 days to submit any additional information needed to process the claim¹
Urgent care claims (for services requiring precertification of services where delay could jeopardize life or health)	<ul style="list-style-type: none"> > Decision made within 72 hours > Notice that more information is needed must be given within 24 hours > You have 48 hours to submit any additional information needed to process the claim; you will be notified of the decision within 48 hours of receipt of the additional information

¹ Time period allowed to make a decision is suspended pending receipt of additional information.

If your claim is denied in whole or in part, you will receive a written explanation detailing:

- > The specific reasons for the denial;
- > Specific reference to the Plan documentation on which the denial is based;
- > A description of additional material or information you must provide to complete your claim and the reasons why that information is necessary;
- > The steps to be taken to submit your claim for review;
- > The procedure for further review of your claim; and
- > A statement explaining your right to bring a civil action under Section 502(a) of ERISA after exhaustion of the Program's appeals procedure.

Express Scripts First-Level Appeal

If you disagree with a claim determination after following the steps outlined in “Express Scripts Urgent Claim Appeals” on page 205, you can contact the Claims Administrator in writing to formally request an appeal. Your first appeal request must be submitted to the Claims Administrator within 180 days after you receive the claim denial.

During the 180-day period, you may review any pertinent documents and information relevant to your claim, if you make a request in writing. This material includes all information that was relied on in making the benefit determination; that was submitted to, considered or generated by the Claims Administrator in considering the claim; and that demonstrates the Claims Administrator's processes for ensuring proper, consistent decisions.

A qualified individual who was not involved in the decision being appealed will be appointed to decide the appeal. If your appeal is related to clinical matters, the review will be done in consultation with a health care professional with appropriate expertise in the field who was not involved in the prior determination. The Claims Administrator may consult with, or seek the participation of, medical experts as part of the appeal resolution process. You consent to this referral and the sharing of pertinent medical claim information. Upon request and free of charge, you have the right to reasonable access to and copies of all documents, records and other information relevant to your claim for benefits.

You will be provided written or electronic notification of the decision on your appeal as follows:

- > For appeals of preservice claims, the first-level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 15 days from receipt of a request for the appeal of a denied claim. The second-level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 15 days from receipt of a request for review of the first-level appeal decision.
- > For appeals of post-service claims, the first-level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 30 days from receipt of a request for the appeal of a denied claim. The second-level appeal will be conducted and you will be notified by the Claims Administrator of the decision within 30 days from receipt of a request for review of the first-level appeal decision.

Express Scripts Urgent Claim Appeals

Your appeal may require immediate action if a delay in treatment could significantly increase the risk to your health or the ability to regain maximum function or cause severe pain. In these urgent situations, the appeal does not need to be submitted in writing. You or your physician should call the Claims Administrator as soon as possible. The Claims Administrator will provide you with a written or electronic determination within 72 hours following receipt of your request for review of the determination, taking into account the seriousness of your condition.

For urgent claim appeals, Citi has delegated to the Claims Administrator the exclusive right to interpret and administer the provisions of the Program. The Claims Administrator's decisions are conclusive and binding.

You will receive written or electronic notice of the benefit determination upon review. In the event your claim is denied on appeal, the notice will provide:

- > The specific reason or reasons for the denial of the appeal;
- > Reference to the specific Plan provisions on which the benefit determination is based;
- > A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits;
- > A statement describing any voluntary appeal procedures offered by the Plan and a statement of your right to bring an action under Section 502(a) of ERISA;

- > If an internal rule or guideline was relied on in making the adverse determination, either the specific rule or guideline, or a statement that such a rule or guideline was relied on in making the adverse determination and that a copy of such rule or guideline will be provided free of charge on request; and
- > If the adverse determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request.

Legal Action

No suit or action for benefits under the Plan shall be sustainable in any court of law or equity, unless you complete the appeals procedure, and unless your suit or action is commenced within 12 consecutive months after the committee's final decision on appeal, or if earlier, within two years from the date on which the claimant was aware, or should have been aware, of the claim at issue in the proceeding. The two-year limitation shall be increased by any time a claim or appeal on the issue is under consideration by the appropriate fiduciary.

MCMC External Claim Review

External Review is a review of an eligible Adverse Benefit Determination or a Final Internal Adverse Benefit Determination by an Independent Review Organization/External Review Organization (ERO) or by the State Insurance Commissioner, if applicable.

A Final External Review Decision is a determination by an ERO at the conclusion of an External Review.

You must complete all of the levels of standard appeal described above before you can request External Review, other than in a case of Deemed Exhaustion. Subject to verification procedures that the Plan may establish, your authorized representative may act on your behalf in filing and pursuing this voluntary appeal.

You have the right to file a request for an External Review with the Plan if the request is filed within four months after the date of receipt of this notice of an Adverse Benefit Determination. If there is no corresponding date four months after the date of receipt of such a notice, then the request must be filed by the first day of the fifth month following receipt of this notice. To request this appeal, use the contact information below:

MCMC LLC
ERISA Appeal Team
Express Scripts Appeal Program
300 Crown Colony Drive, Suite 203
Quincy, MA 02169

Telephone: **1 (800) 652-4840**
Fax: **1 (800) 882-4715**