2017 DuPont Prescription Drug Coverage: Directions Ahead

With DuPont BeneFlex medical plan coverage, you are enrolled automatically in prescription coverage managed by Express Scripts®.

When your doctor writes you a prescription, you go to your local pharmacy and show the pharmacist your prescription plan ID card. Thanks to your DuPont health coverage, you probably feel confident that you got the best possible deal on your medicine and paid less than it actually costs.

But do you really understand how your prescription benefit works? Are you saving as much as you possibly can... or are you missing easy opportunities to save even more?

Additionally, have you thought about the different ways you can pay for your medicine — for example, are you using your Health Savings Account (HSA)?

Learn about your prescription plan and how you can save on your medicine — during Annual Enrollment and all year.

WHAT’S INSIDE

What You Pay .......................2
Save Time and Money With Mail Order .....................3
What to Consider When It’s Time to Pay ...............4
All About Accredo: Your Specialty Medicine Pharmacy ...5
Check out the Express Scripts® Website..........7
What You Pay

You pay for prescription medicine coverage out of your paycheck as part of your medical plan premiums. Additionally, what you pay out of your pocket during the year depends on:

If you choose to buy your medicine from a local pharmacy, such as Walgreens or at your grocery store, or from the Express Scripts Pharmacy using the mail-order program.

and

The category of the medicine on the Express Scripts Preferred Drug List (sometimes called a “formulary”).

Use the Price a Medication feature on the Express Scripts website at http://www.express-scripts.com/dupontactive to confirm your medicine is on the formulary and what alternatives exist to share with your doctor.

A panel of experts at Express Scripts works throughout the year to develop a list of medicine preferred for coverage by your benefits plan.

Express Scripts updates that list annually, although the list might change during the year if new medicine becomes available or prices change unexpectedly.

Specifically, this might include medicines that move to a higher or lower cost-sharing tier or that are excluded from the formulary based on research that shows the medicine has an unexpected side effect.

Find out if your medicine is on the preferred list by searching by name at http://www.express-scripts.com/dupontactive.

Stay In the Network

Just like when you receive medical care, you should buy your prescriptions only from pharmacies that participate in the Express Scripts network.

Buying medicine outside the network means you will pay more!


Understanding Your Deductible

A deductible is the amount you must pay before your plan starts providing coverage. After you reach your deductible, your prescription plan begins to pay for part or all of your medicine. Here are the deductibles under each of the DuPont medical plan options:

<table>
<thead>
<tr>
<th>2017 DuPont Medical and Prescription Drug Plan</th>
<th>Core Option</th>
<th>Premium Saver Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network annual deductible (prescription drug expenses do not apply to the out-of-network deductible)</td>
<td>$1,300 individual / $2,600 other coverage levels</td>
<td>$2,500 individual / $5,000 other coverage levels</td>
</tr>
</tbody>
</table>

Good News: Some Medicines Are Covered Prior to Meeting Your Deductible

Medicines your doctor prescribes can sometimes help make it more likely that you won’t need expensive health care in the future. For example:

- Preventive care medicines, such as generic contraceptives and stop-smoking (tobacco cessation) aids, are free as part of your DuPont medical plan benefits; and

- Some medicines that doctors prescribe for a person who is at risk of having a particular disease or condition but who doesn’t yet have any symptoms, or to prevent a disease from returning in someone recovered from it, are identified by the Internal Revenue Service (IRS) as preventive. For these medicines, you’ll pay coinsurance (the percentage of the cost of the drug you’re responsible for) but not your deductible.

To see if your medications are classified as preventive, go to the Express Scripts website at www.express-scripts.com/dupontactive. Just log on, or register if it’s your first time to the website, and look for the Price a Medication tool.

You’ll pay the full cost of your prescription medicine until you reach your medical plan’s deductible.

Those costs can be a big out-of-pocket expense early in the year if you have a lot of health care needs. Be sure to budget appropriately.
Know Which Medicines Apply to the Deductible

For non-preventive prescription medicines, once you’ve spent your deductible, the following coinsurance and per-prescription maximums apply. Coinsurance is the percentage of the cost of the drug for which you’re responsible. These amounts apply to medicine purchased at a local retail pharmacy (up to 30-day supply) and “maintenance” medicine that you get delivered through the mail (up to 90-day supply).

<table>
<thead>
<tr>
<th>What You Pay for Most Medications¹</th>
<th>Category Definition</th>
<th>What You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Category on the Express Scripts Preferred Drug List (Applies to Retail [Up to Two Fills] and Mail Order)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic Drugs with the same active ingredients and strength as brand-name counterparts, according to the U.S. Food and Drug Administration</td>
<td>No charge after meeting the deductible</td>
<td></td>
</tr>
<tr>
<td>Preferred Brand Drugs available at a lower cost than competing brand-name drugs</td>
<td>25% coinsurance after deductible; $125 maximum²</td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Brand Drug with lower-cost alternatives available</td>
<td>45% coinsurance after deductible; $250 maximum²</td>
<td></td>
</tr>
<tr>
<td>Maintenance medications filled more than two times at retail pharmacies Prescription drugs for long-term health care needs</td>
<td>45% coinsurance after deductible; no maximum³</td>
<td></td>
</tr>
</tbody>
</table>

1. The deductible does not apply to preventive medicine, as described on the previous page.
2. Applies when a generic is not available.
3. Retail Refill Allowance (RRA) coinsurance amounts do not apply toward the deductible and out-of-pocket maximum and continue after reaching the deductible.

Ways to Watch Your Wallet!

Is a generic available? If a generic equivalent of your prescribed brand-name medication is available, confirm with your doctor that you can take the generic. If you purchase a brand-name medication whenever a generic equivalent is available, you will pay the difference in cost between the brand-name and generic medication — plus your coinsurance amount.

Did you sign up for home delivery? If you’re taking a long-term prescription drug, after two fills at a retail pharmacy you may pay a higher coinsurance amount: 45% (with no per-prescription maximum) for the third and any subsequent retail fills.

Save Time and Money With Mail Order

Under the plan, you are required to use mail-order to purchase maintenance drugs after your second fill at retail (medications you take on an ongoing basis). Once you sign up, the Express Scripts Pharmacy will send up to a 90-day supply of your maintenance medications to your home with free delivery.

How to Start Purchasing Medications Through Mail Order—It’s Easy!

First, ask your doctor to write you a prescription for up to a 90-supply plus refills for up to one year.

Then, there are:

<table>
<thead>
<tr>
<th>Three Ways to Fill Your Mail-Order Prescription</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Order through <a href="http://www.express-scripts.com/dupontactive">www.express-scripts.com/dupontactive</a> after registering on the website.</td>
</tr>
<tr>
<td>2 Mail your original prescription(s) with the Express Scripts Pharmacy order form and required coinsurance. You can order mail-order forms by calling 1-888-327-9791, or through <a href="http://www.express-scripts.com/dupontactive">www.express-scripts.com/dupontactive</a>.</td>
</tr>
<tr>
<td>3 Ask your doctor to call 1-888-327-9791 for instructions on how to fax the prescription to Express Scripts. Your doctor must have your member ID number (which is on your DuPont prescription plan ID card) to fax your prescription.</td>
</tr>
</tbody>
</table>

Pay attention to the number of remaining refills on your prescriptions. Your physician may require a follow-up office visit prior to renewing additional refills and you need to plan accordingly to avoid interruption in your medication delivery.
What to Consider When It’s Time to Pay

As a participant in the DuPont Core or Premium Saver medical plan option, you receive a tax-advantaged Health Savings Account (HSA) (if you’re eligible). To kickstart your savings, DuPont will contribute into your account for 2017 $600 if you cover yourself, and $1,200 if you cover others. You can then add even more!

The money is yours to keep, so you may choose to use it to pay toward your deductible and other health expenses during the year, or you may choose to save it to help pay for future health care expenses.

When it’s time to pay, consider using your HSA for higher costs, and pay out-of-pocket for lower costs so that you can keep your balance growing for the future. If you decide to use it for your health care expenses today, there are two ways to access and use your HSA funds for prescription drugs:

The Bank of America Visa debit card
Use your card at most pharmacies (wherever Visa is accepted) and select Credit or Debit at the register for automatic deduction; and

Reimbursement requests
If you pay out-of-pocket for health care services, you can request reimbursement for yourself through the Bank of America website either electronically (direct to your personal checking or savings account) or by receiving a check.

For more information about using your HSA, visit the Bank of America website at www.bankofamerica.com/benefitslogin, or call 1-866-791-0250.

See Marvin Save on His Prescriptions!
Marvin has diabetes and takes medicine regularly. See how he follows a few simple steps to take advantage of his DuPont medical and prescription drug coverage — and save money:

Ask!
Marvin talks to his doctor and pharmacist to see if there is a generic alternative to his diabetes medicine. He also contacts Express Scripts to understand how the drug is classified on the Express Scripts formulary.

After speaking with his doctor, he is able to get a generic alternative that’s less than half the cost!

Shop around
When he finds out what the medicine is, Marvin logs in to the Express Scripts website at www.express-scripts.com/dupontactive and uses the My Rx Choices® tool to review a personalized drug cost comparison chart.

During 2017, he then uses Castlight at www.mycastlight.com/dupont to compare prescription drug costs at local pharmacies, and finds his medication for a lower cost at a pharmacy closer to his home.

Think long term
Although Marvin participates in the DuPont Healthy Living Rewards program and works hard to manage his diabetes, it is determined he’ll need ongoing medication.

After two months of medication, Marvin signs up for the prescription drug mail order service. Instead of paying full price for a 30-day supply of medication at Walgreens, he orders a 90-day supply through the Express Scripts Mail Order Pharmacy that’s delivered straight to his home. He can now spend even less on his medication, and has fewer trips to the pharmacy.
Express Scripts manages specialty medicine coverage through a pharmacy called Accredo.

If your doctor prescribes a specialty medicine, call Accredo at 1-800-803-2523 to confirm your coverage and buy your medicine directly through Accredo.

**You will pay the full retail cost for any specialty medicine you don't buy through Accredo.** If you buy your specialty medicine at a retail pharmacy, you'll need to show your regular prescription plan ID card. The pharmacist will receive a message indicating the drug is not covered at a retail pharmacy, along with instructions for you to contact Accredo. If you complete the prescription fill at a retail pharmacy, you will be responsible for 100% of the pharmacy cost for that medicine — and it will not apply to your deductible and out-of-pocket maximum.

Accredo can deliver to outpatient facilities for medication administration, or assist you in locating an administration facility that accepts deliveries from Accredo. Specialty medicines administered while Accredo can deliver to outpatient facilities for medication administration, or assist you in locating an administration facility that accepts deliveries from Accredo. Specialty medicines administered while you are an inpatient are covered under your medical plan.

**Accredo: What's In It for You**

Partnering with Accredo helps DuPont and Express Scripts manage the high cost of specialty medicines. Additionally, Accredo offers you:

- **Safe, prompt delivery.** Accredo will schedule and quickly ship all your specialty medicine, including any that require special handling such as refrigeration.

- **Supplies.** Accredo will provide most additional supplies, such as syringes, needles, and sharps containers with your medicine.

- **Personalized care and support — 24/7.** Specialty-trained pharmacists, nurses, and patient care advocates are available around the clock to answer your questions. They can assist with taking your medication, managing side effects, and important related issues, such as nutrition.

- **Refill reminders.** Accredo will contact you regularly to schedule your next refill and see how your therapy is progressing. You can order some specialty medicine refills online, safely and securely.

- **Drug safety monitoring.** As an Express Scripts pharmacy partner, Accredo can access your prescription information on file with pharmacies in the Express Scripts network to monitor for potential drug interactions and side effects of your medications.

**Specialty Medicine: Important Considerations**

When you or a covered dependent need specialty medicine:

- Talk to your doctor about the potential risks of your condition, the availability of traditional drug treatments, and any simple lifestyle changes that could improve your condition.

- Work with your doctor on a treatment plan that ensures you considered a traditional drug regimen before treatment with specialty medicine. In many cases, generic equivalents are safe, helpful, and cost-effective. You and your doctor should explore such alternatives as a first line of drug treatment.

- Be aware of the cost implications of your specialty medicine so you can avoid surprises at the time you need to pay.

- Examine with your doctor or pharmacist the product ingredients, potential drug interactions, allergies, and side effects of your specialty medicine.

- Enroll in any available disease management or coaching programs offered through your medical plan carrier (Aetna or Highmark Blue Cross Blue Shield), or the drug manufacturer, to receive support in starting and following the prescription instructions.

**Specialty medicines are drugs that are used to treat complex conditions, such as anemia, growth hormone deficiency, hemophilia, hepatitis C, high cholesterol, multiple sclerosis, and rheumatoid arthritis.**

Whether they're administered by a health care professional, self-injected, or taken by mouth, specialty medicines require special handling. These drugs are complex to use and expensive, and your therapy could require frequent adjustments to your doses and intensive clinical monitoring.

**Note:** There are a few specialty medications that are considered for stat (urgent need) indications. These can be confirmed by your doctor and or pharmacist, and are allowed two courtesy fills at retail prior to moving to Accredo.

**DuPont and Express Scripts work together to monitor and evaluate how pharmacy benefits are utilized across the DuPont population.**

This includes DuPont’s participation in a number of Express Scripts’ clinical programs, such as Step Therapy. Step Therapy requires that participants use the most cost-effective drug therapy for certain diagnoses, based on a drug list created by the plan. This list is updated as necessary. If you are a Step Therapy participant who does not respond satisfactorily to the first-line medicine, your plan will consider coverage for an alternative therapy.

If you are affected by any of these programs based on the medicine you take, Express Scripts will notify you directly. You can be confident that these clinical programs protect your privacy, help control plan costs (including your premium costs), and provide you with clinically appropriate coverage.
Get Your Specialty Medicines Discount

You or your dependents can use manufacturer coupons, discount cards, and copay assistance to help with your out-of-pocket expenses for specialty medicine.

Accredo, the specialty medicine pharmacy that’s part of your Express Scripts prescription plan, can also help you find sources of financial assistance. These kinds of financial assistance programs can help you stay on track with your medicine. That’s good for you and your long-term health.

For Example…

Jane’s doctor prescribed Nucala®, a specialty medicine, to treat her severe asthma. Her doctor advises her that even with insurance, the medicine will be expensive. She suggests Jane visit the Nucala website to see if the manufacturer offers any financial assistance.

At the medicine’s website, Jane finds a menu item called “Savings & Support.” On that page, Jane learns she can apply for a $0 copay program. After she applies by filling out a one-page form, Nucala’s manufacturer approves Jane. She then talks with her Accredo benefit specialist about this manufacturer assistance program and provides the bin number and routing number from the program approval so Accredo can apply the assistance program to Jane’s account.

Because of the financial support provided by Nucala’s manufacturer, Jane pays nothing for her medicine. That’s good for Jane’s budget, but it also means that — because she has no out-of-pocket expenses for this asthma therapy — it will take longer for Jane to reach her deductible or out-of-pocket maximum.

This chart shows how financial assistance can affect progress toward Jane’s deductible and out-of-pocket maximum:

<table>
<thead>
<tr>
<th>Cost at Accredo</th>
<th>Discount/Coupon/ Assistance</th>
<th>What Jane Pays After Discount</th>
<th>Amount Applied Toward Deductible/Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>$0</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>$100</td>
<td>$25</td>
<td>$75</td>
<td>$75</td>
</tr>
</tbody>
</table>

Frequently Asked Questions About Paying for Specialty Medicine

What if I need help paying for my specialty medicine?

Many manufacturers and foundations offer financial assistance to patients who need help covering the cost of their specialty medicine, copays, or coinsurance. You might see references to this support called a manufacturer or patient assistance program, discount cards, copay assistance, or coupons.

This assistance is paid for by the manufacturer or foundation. It can help you stay on track with your medicine. Following your doctor’s instructions on how much of your medicine to take and when to take it is an essential part of your health and wellness. Following those instructions — what you’ll often hear called adherence — also helps prevent bigger and more expensive health problems in the future.

How do I find out if I qualify for financial assistance to pay for my specialty medicine?

You have options if you want to learn whether you qualify for this kind of financial assistance. A quick search on the Internet for the words “assistance program” along with the name of your medicine or its manufacturer should provide lots of information. Often, applying for assistance is as easy as filling out a brief form on the manufacturer’s website. You also can talk with an Accredo benefit specialist by calling Accredo at 1-800-803-2523. The Accredo benefit specialist can help you find sources of financial assistance.

As you’re exploring these kinds of assistance programs, please remember that the manufacturers and foundations set their own rules about who qualifies for each kind of support. Express Scripts doesn’t decide who qualifies for financial support or how much support they get, but can help you learn if you do qualify.

For some specialty medicines, Express Scripts adjusts the copay to maximize the assistance that patients can receive without adding additional cost for the patient. If you’re taking one of these medicines, Express Scripts will contact you and get you enrolled to keep your costs as low as possible.

Beware!

Some manufacturer coupons last only for a limited time. Avoid switching to a higher priced medication just because a coupon or financial assistance is available.
What happens if I do qualify for financial assistance?

If you qualify for assistance from a manufacturer or foundation, an Accredo benefit specialist will help you manage the process of enrolling in that assistance program. Any financial assistance you apply to your costs for your medicine is not considered an out-of-pocket expense for you. Therefore, such assistance doesn’t count towards your deductible or annual out-of-pocket maximum.

The amount that will count towards your deductible or out-of-pocket maximum is what you pay after you apply the coupon, discount, or other assistance to your medicine, copay, or coinsurance.

What happens if I find out about a coupon or discount after I’ve already paid for my medicine?

The answer to this question depends on the rules set by the provider of that assistance. Some programs might allow you to apply a coupon after you’ve paid and other programs might not. You’ll need to ask your assistance program how to best manage your particular situation.

What if I need help paying for my medicine that isn’t considered specialty medicine?

Currently, your prescription plan accepts this kind of assistance only for specialty medicine you get from Accredo. The reason is that manufacturers of non-specialty medicines usually provide assistance only for brand-name drugs that are so much more expensive than their generic alternatives that the brand-name drug costs more than the generic equivalent even after applying the discount or coupon. Accepting assistance under those conditions would increase costs for everyone covered by your plan.

Express Scripts continuously evaluates opportunities to help you save money on all your medicine and works hard to keep costs manageable for everyone. One option to help manage your budget that’s available to patients who get their medicine from the Express Scripts PharmacySM is an extended payment program that spreads the cost of your medicine over three months.

Check out the Express Scripts Website

Find many great tools — now and all year — to help you use and save money when it comes to your prescription drug coverage. Log on to www.express-scripts.com/dupontactive, and during:

- **Annual Enrollment:** Click the Open Enrollment Information link to access the Savings Advisor tool. With this tool, you can research current medication cost and savings opportunities by using a lower-cost alternative to discuss with your physician.

- **The year:** Utilize the Price a Medication tool to compare how much your medication will cost at up to three pharmacies. The tool also explains how the medication is classified under DuPont prescription coverage.