

Important Information about Your Pharmacy Plan

MedBen is pleased to have been chosen by Municipal School Districts of Shelby County as your pharmacy benefits administrator. We are committed to providing you with a quality health care experience.

Medical Benefits Administrators, Inc. was established in 1989 and is a subsidiary of Medical Benefits Mutual Life Insurance Company, which has provided insurance and benefits services since 1938. The companies are collectively known as MedBen and provide quality benefits services for employees and dependents nationwide.

Below is information that will be valuable as you utilize your benefits. Much of this information will be printed on your identification card and in your plan booklet. We hope this sheet serves as an easy reference guide.

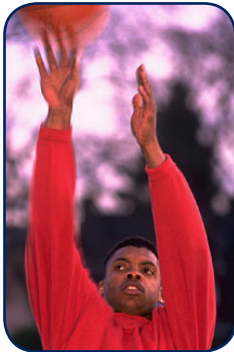
Contact MedBen

Website	www.medben.com
Email Address	medben@medben.com
Customer Service	(800) 686-8425 (Monday - Friday, 8:00 a.m. - 6:30 p.m. EST)

Contact Your Pharmacy Benefits Manager

Pharmacy Data Management Inc. (PDMI) serves as your pharmacy benefits manager.

Retail Website	www.pdmi.com
Retail Rx Customer Service	(800) 549-0097
Mail Order Website	www.medvantx.com
Mail Order Rx Customer Service	(866) 744-0621



Frequently Asked Questions

Q: How can I make the most cost-effective use of my pharmacy plan?

A: Many well-known brand-name drugs have a generic equivalent available, typically at a fraction of the brand's cost. So when your doctor writes you a prescription, it's a good idea to ask if the prescribed medication is a generic, or if a generic alternative is available.



Q: What is a formulary, and how do I use it to my best advantage?

A: A formulary is a list of commonly prescribed drugs, defined by their copayment "tier" status.

Tier 1 medicines require the lowest member copayment, so it's to your best advantage to use prescribed drugs from this tier when appropriate. Higher tier medicines require greater member copayment. If a brand name drug does not appear on the list it is assigned the highest copay.

It is recommended that you have your formulary available when you visit your doctor, and a prescription drug is going to be part of the treatment for a clinical condition.

Q: What are specialty drugs, and are they covered under my plan?

A: Specialty drugs are used to treat difficult or rare chronic conditions such as cancer, multiple sclerosis, and rheumatoid arthritis. Because of their complex nature, such drugs can cost substantially more than other types of medicine.

As specialty drug benefits can vary depending on plan type, please consult your summary plan document for specific details about your coverage. If you have additional questions, talk to your Human Resources Department or contact MedBen Customer Service at (800) 686-8425.

Q: Are online services available to review my pharmacy plan usage?

A: Yes! Pharmacy plan members get the added advantage

of 24/7 prescription claims and benefits information via the MedBen Access website. This handy online service offers a variety of useful features, such as reviewing your medication history, reading detailed drug information, and comparing prices of equivalent generic drugs.

To visit MedBen Access, simply go to medben.com and click on "MedBen Access", log in and click on "My Rx".

If you have any questions about using MedBen Access, please call MedBen Customer Service at (800) 686-8425.

