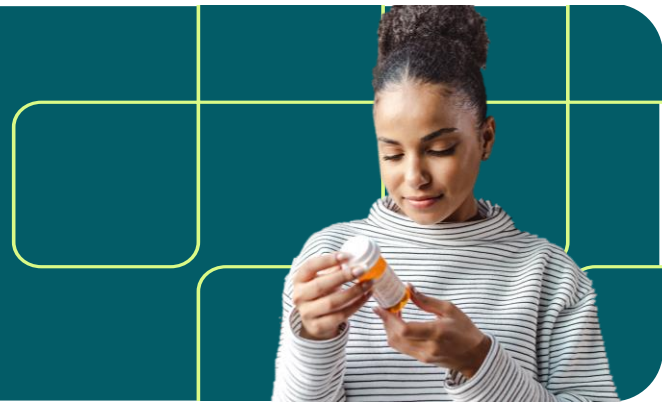


Get the most from your prescription benefits



Prescription benefits can feel complicated. Express Scripts® Pharmacy Benefit Services helps make them **easier to understand**, so you can feel **more confident** about your medications, know what's covered and **avoid surprises** at the pharmacy.

Just like your medical plan helps cover doctor visits, your pharmacy benefits help cover the cost of prescription medications. Express Scripts is there to help you understand your options and navigate your coverage – **before you need a prescription and along the way if you already have one** – so you can make the choices that work for you. Learn more at [express-scripts.com](https://www.express-scripts.com).

Pharmacy benefits that benefit you.

Each icon represents a common question – and the answers are explained alongside.

Understand What's
Covered Before You Fill



Avoid Delays With Prior
Authorization Updates



Save by Staying in
Your Pharmacy Network



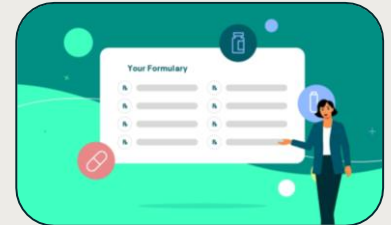
Getting Started
Is Simple



**Is my medication
covered by my plan?**

A **formulary** is your plan's list of covered medications. With hundreds of options available, most conditions have treatments that are **safe, effective** and **affordable**.

In many cases, a **lower-cost generic** may be available – generics are FDA approved and just as safe and effective as brand-name medications.

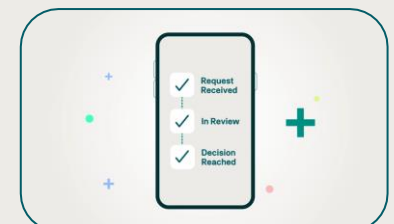


Watch [this short video](#) to learn how formularies work.



**Will my prescription
need approvals or
reviews?**

Some medications may need **reviews and approval** before they're covered. Understanding this step can help prevent delays.



Watch [this short video](#) to see what to expect when a coverage review, also called a prior authorization, is needed.



xperience pharmacy care you can count on



Which pharmacy makes the most sense for me?

Using **in-network pharmacies** and making choices that work with your plan can help keep your costs more predictable. Knowing **where to fill your prescription** can make it easier to get the most from your pharmacy benefits.



Watch [this short video](#) to see how you can benefit by staying in your pharmacy network.



How can I feel more prepared before I fill?

Register for an account so we can share important **benefit information at the right time**, help you **understand your coverage** before you even need a prescription and **send guidance** when an action or choice may be needed!

You don't need a prescription to register!

Visit [express-scripts.com](https://www.express-scripts.com) to get started.

When it comes time to fill a prescription, **small choices can make a big difference**. Choosing the right medication, in the right quantity, and at the right pharmacy based on your plan can help keep costs more predictable and avoid unnecessary delays. That's why Express Scripts focuses on helping you understand what's covered by your plan and what options may be available – so you're not left guessing at the pharmacy counter.

Registering for an online account gives you easy access to tools that help put this information at your fingertips. When you're registered, you can **compare medication prices at pharmacies in your networks**, **see prior authorization requirements and understand what to expect before you fill** – whether you're planning ahead or managing prescriptions today. We work to help you simplify these moments and support more confident decisions.

Understand What's Covered Before You Fill



Avoid Delays With Prior Authorization Updates



Save by Staying in Your Pharmacy Network



Getting Started Is Simple



Depend on Express Scripts for simpler, more affordable pharmacy care.