# Prescription Drug Plan Change

## Moving from CVS to Express Scripts Effective January 1, 2027

*Frequently Asked Questions for USI Employees and Pre-Medicare Retirees*

## The Basics

### What is changing on January 1, 2027?

Express Scripts will become USI's new pharmacy benefit manager (PBM), replacing CVS. Express Scripts will process your prescription claims, manage the drug formulary, operate the mail-order and specialty pharmacy programs, and handle prior authorizations and member service going forward.

UMR and Surest medical plans are not changing — only the company that administers the pharmacy benefit is changing. This FAQ answers the most common questions USI employees and pre-Medicare retirees have about what to expect.

### Do I need to do anything to enroll?

No action is required to enroll in the new prescription drug plan — you will be automatically transitioned to Express Scripts as of the effective date. You will, however, want to review the information below about ID cards, refills, and prior authorizations so there are no surprises at the pharmacy counter.

### Will I get a new ID card?

Yes. A new member ID card will be mailed to your home. You will receive one ID card for both your UMR or Surest medical plan and your Express Scripts prescription drug plan. Take your new card with you starting January 1 and present it at the pharmacy for all prescriptions filled on or after that date.

## Refills, Prior Authorizations, and Claims History

### What happens to my current prescriptions and refills?

If you fill prescriptions at a retail pharmacy, your pharmacy will be able to process your prescriptions under the new plan starting January 1, 2027 — you do not need a new prescription from your doctor for retail refills.
If you use home delivery (mail order), remaining refills on file with your current mail-order pharmacy will, in most cases, transfer automatically to Express Scripts Pharmacy. If a refill does not transfer automatically, you can:

- Ask your doctor to fax or e-prescribe a new prescription (up to a 90-day supply) to Express Scripts Pharmacy.
- Log in to your Express Scripts account at express-scripts.com, go to Forms under Benefits, and submit the home delivery order form online, or print it and mail it in.

- Call Express Scripts Member Services for help transferring a prescription from a retail or mail-order pharmacy.

### Will I need to get a new prior authorization for my medication?

If you have an active, approved prior authorization on file with CVS under USI's current prescription drug plan, that information will be transferred to Express Scripts as part of the transition, so your existing authorization will carry over and you should not need to repeat the process for the remainder of its approved term.

If you are new to the USI plan, change medications, or have an expired prior authorization, Express Scripts will follow its standard coverage review (prior authorization) process. If you have questions about a specific medication, contact Express Scripts Member Services to confirm the status of your authorization before the effective date.

### Will my claims history move to Express Scripts?

Yes. Your prescription claims history will be sent to Express Scripts for utilization management purposes. This allows Express Scripts to apply the appropriate drug utilization review (for example, refill-too-soon edits, duplicate therapy checks, and prior authorization status) without interruption, so your coverage reviews continue seamlessly from CVS to Express Scripts.

## Coverage, Cost, and Pharmacy Network

### How do I find out if my medication is covered?

You can review the Express Scripts drug formulary (Prescription Drug List) before the effective date at express-scripts.com. Once your account is active, you can also use the "Price a Medication" tool under the Prescriptions menu to search for your medication and view cost and coverage information specific to your USI plan.

### What is the name of the Express Scripts drug formulary USI will use?

USI will use the Express Scripts National Preferred Formulary. You can access the formulary and formulary exclusions using the following links:

2027 National Preferred Formulary
2027 National Preferred Formulary Exclusions

### Does the formulary list include all covered prescription drugs?

The National Preferred Formulary (NPF) document is a list of the most commonly prescribed medications covered on the NPF prescription drug list (PDL). The formulary is not inclusive of every individual drug.

### Are all prescription drugs shown in the formulary covered under my plan?

The formulary is not a guarantee of coverage, and not all the medications listed are covered by all prescription plans. There may be some listed prescriptions that are not covered under USI's prescription drug plan, such as weight loss drugs. After January 1, you can contact Express Scripts for information about medications that are not covered.

### How can I determine my drug tier?

Understanding your drug tier helps you know what your out-of-pocket costs might be. You can use the key on the formulary to determine whether your medication is generic, brand, or specialty, or whether it is on the exclusion list as an excluded/non-preferred medication.

Step 1: Check the Formulary List

- Tier 1 – Generic Drugs: These are listed in lowercase letters. Example: amlodipine
- Tier 2 – Preferred Brand Drugs: These are listed in ALL CAPITAL LETTERS. Example: RECTIV

Step 2: If Your Drug Is NOT on the Formulary
It may fall into one of two categories:

- Excluded Drugs:
- Check the Exclusion List next.
    - If your drug is listed here, it cannot be filled under your plan.
    - However, preferred alternatives are provided to help guide your next steps.

Tier 3 – Non-Preferred Brand Drugs:

- If your drug is not listed on either the formulary or the Exclusion List, it is considered Tier 3. These drugs are covered but typically have higher out-of-pocket costs.

The key is as follows:

- *Specialty Medication
- Brand-name medications are listed in CAPITAL LETTERS.
- Generic medications are listed in lowercase letters

### Will my pharmacy still be in network?

Express Scripts has a broad national retail pharmacy network, and most members will see little to no disruption. If your current pharmacy is not in the Express Scripts network, you will be notified in advance so you can choose an in-network pharmacy. You can also use the pharmacy locator tool at express-scripts.com or go to www.express-scripts.com/NPFNPV3K to confirm your pharmacy is in network.

### What about specialty medications?

Specialty medications (for example, those used to treat conditions such as cancer, bleeding disorders, inflammatory conditions, and hepatitis C) will be filled through Accredo Specialty Pharmacy, part of the Express Scripts family. Coverage of specialty drugs under the medical vs. pharmacy benefit is not changing as part of this transition.

## Getting Help

### How do I set up an online account?

Starting on January 1, 2027, scan the QR code included in your welcome kit or visit express-scripts.com to create your online account. Once registered, you can check coverage, review medication history, track prior authorizations, and access a digital ID card from your phone.

## Who do I contact with questions?

- Express Scripts Member Services: 877-239-1046
- Pharmacist Use Only line: 800-922-1557
- TDD line: 800-759-1089
- Accredo Specialty Pharmacy: 800-803-2523
- Website: express-scripts.com

For questions about your USI benefits more broadly, contact the USI Benefits Department in Human Resources at 812-464-1815 or visit benefits@usi.edu.