FAQs - PERSCare & PERS Choice Prescription Drug Program

What if I go to a retail pharmacy and don't show as eligible?
First, make sure you're using your PERS Choice or PERSCare ID card with both the Blue Cross of California and Medco logos on the front of the card. If you're using the correct ID card and still don't show as eligible, have the pharmacist call Medco Pharmacy Services to verify your eligibility. If Medco cannot verify your eligibility, you need to call Medco Pharmacy Services for assistance. They will work with CalPERS and Blue Cross of California to resolve any eligibility problems. Once your eligibility is verified, Medco will assist the pharmacist in processing your prescription drug claim.

What if I can only take a non-preferred (non-formulary) medication?
You can continue to receive your medication, but you must pay the higher co-payment.

If my doctor decides I can switch to another medication, what do I need to do?
Have your doctor write a new prescription and follow the normal procedure for filling, which is described in your Prescription Drug Benefit Program and Evidence of Coverage booklets. You also can ask your doctor to FAX the prescription to the Medco Mail Service new prescription program line at (888) 927-9791.

Does the Preferred Drug List represent all products offered by Medco?
No, the Preferred Drug List is a summary of the most commonly prescribed preferred brand name drugs and serves as a guide for getting the most value from your prescription drug benefits. It does not represent all drugs covered by the PERS Choice and PERSCare prescription drug program. If a specific drug you're looking for is not listed, contact the Medco Member Services at (800) 939-7091 to get more information.

My current generic medication is not on the Preferred Drug List. Are generic products available through Medco?
Generic products are offered through Medco and should be considered as the first choice in prescription drug therapy. Medco’s Preferred Drug List shows brand name drugs only. Contact Medco Member Services at (800) 939-7091 to determine if your generic medication is covered.

What is a maintenance medication?
A maintenance medication is a medication that does not require frequent dosage adjustments and is usually prescribed to treat a long-term condition, such as birth control, or a chronic condition, such as arthritis, diabetes, or high blood pressure.

How are my prescription drug benefits for maintenance medication different for retail and mail service?
For prescriptions you fill at a retail pharmacy, you pay only $5 for a 1-month supply of generic drugs, $15 for preferred (formulary) brand name drugs, and $45 for non-preferred (non-formulary) brand name drugs ($30 if a partial waiver of the non-preferred brand name co-payment is approved through Medco’s formal appeal process) when you fill your prescription at a participating pharmacy. Simply present your ID card to the pharmacist and pay your co-payment. Medco handles the rest. PERSCare provides up to a 34-day supply and PERS Choice provides up to a 30-day supply. You’ll find an explanation of brand name, generic, and formulary drugs in our Health Care 101 information.

Prescriptions filled at non-participating pharmacies are also covered, but at a lower level. You pay the full cost of the medication and then complete a claim form to be reimbursed for the allowable amount, minus your co-payment.
If you receive maintenance medication from a retail pharmacy, after the second fill you will be charged the mail service co-payment for up to a 1-month supply of medication. You can continue to use a retail pharmacy for maintenance medication after the second fill; however, you will pay more. With mail service, you receive up to a 90-day supply of maintenance medication and the co-payment is less than you would pay at a retail pharmacy for three 30- or 34-day refills. The 2007 Mail Service Incentive for Maintenance Medication (PDF, 76 KB) chart shows the out-of-pocket savings you’ll receive if you use mail service after the second fill rather than a retail pharmacy. A maintenance medication is a medication that does not require frequent dosage adjustments and is usually prescribed to treat a long-term condition, such as birth control, or a chronic condition, such as arthritis, diabetes, or high blood.

Through the mail service program, you can get up to a 90-day supply of a generic medication for only $10. A 90-day supply of preferred (formulary) brand name drugs is available for a $25 co-payment and non-preferred (non-formulary) drugs are available for a $75 co-payment ($45 if a partial waiver of the non-preferred brand name co-payment is approved through Medco's formal appeal process). This program is ideal if you require maintenance medications for treatment of long-term or chronic conditions. For more information on the retail pharmacy program or mail order program, you can contact Medco Member Services at (800) 939-7091.

Can I continue to use a retail pharmacy for mail service for maintenance medication after the second fill?
You can continue to purchase maintenance medication at a Medco participating retail pharmacy after the second fill; however you'll be charged a higher co-payment after the second fill for a 1-month supply. For the same co0payment, you can purchase up to a 90-day supply of medication through the mail service.

Should I have concerns about using mail service?
Mail service is safe, convenient, and assures privacy. Advanced technology ensures accurate and efficient dispensing of your medicine. Pharmacists inspect each prescription prior to dispensing to ensure accuracy and safety. Every mail service order is delivered to your home or a location of your choice in a confidential, tamper proof, and when appropriate, temperature sensitive package.

How do I switch my medications to mail service?
Call your doctor and request a prescription for up to a 90-day supply, plus refills if appropriate. You can also ask your doctor to FAX in a prescription to the Medco Mail Service new prescription program line at (888) 927-9791 to begin mail service.

Where do I send my mail service prescriptions?
Contact Medco Member Services to request mail service forms and envelopes. Then, send your orders to Medco, P. O. Box 660015, Dallas, TX 75266-9991.

How do I pay for mail service prescriptions?
Paying by credit or debit card is the preferred method of payment. But, you also can pay by check or money order.

How long does it take to receive a prescription by mail?
You can expect to receive your mail service prescription in about 14 calendar days from the date Medco receives your order.

How do I check on the status of my mail service order?
Once Medco has entered your prescription into their computer system, you can check your order status on the Medco Web site or by calling at (800) 939-7091. Both services are available 24 hours a day, 7 days a week.
Will Medco process a prescription if the copayment is not included with the order?
If you don't mail the co-payment with your prescription, Medco will fill your prescription and bill you for the co-payment amount due. You will need to promptly pay any outstanding balance with Medco. If you don't submit payment, future orders could be delayed or not processed until your outstanding balance is paid.

Who do I contact if I have more questions or I need forms?
Call Medco Member Services at (800) 939-7091 or visit Medco to obtain mail service forms, to locate a participating pharmacy, or to learn more about your prescription drug benefits.

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