When you receive a short-term prescription, such as an antibiotic for an infection, you can go to your local pharmacy and get a 30-day supply. However, long-term prescriptions, also called maintenance drugs, must be handled differently. If you fill 30 day supplies of your long-term medication at a local pharmacy, after the first two fills you will pay 100% of the prescription drug’s cost. You can avoid these costs by using one of two options outlined below.

**MAXIMIZING YOUR BENEFITS**

**1 FIRST OPTION: 90-DAY MAIL ORDER**

The first option is to have your doctor send a 90-day prescription electronically to Express Scripts Mail Order. You will then receive your 90-day supply through home delivery.

**2 SECOND OPTION: SMART90 WALGREENS NETWORK**

You can take your 90-day prescription to your local Walgreens, Duane Reade or Happy Harry’s pharmacy. You will then receive your 90-day supply, and any refills, at the local pharmacy.

**SPECIALTY DRUGS** are higher cost drugs used to treat chronic or complex conditions such as cancer, hepatitis, etc. These drugs must be purchased through our specialty pharmacy, ACCREDO, rather than at a local pharmacy.

**Did You Know? Preventive Benefits**

Preventive care can help keep you well, and could potentially catch medical issues before they become more serious conditions. The SAG-AFTRA Health Plan covers one preventive care visit per calendar year when services are provided by an in-network doctor. A preventive visit should be part of your regular routine.

However, not everything that your doctor orders is covered under preventive care. You can access the list of preventive tests that the Plan covers on pages 65-69 of your Summary Plan Description (SPD) Booklet, available at sagaftraplans.org/healthspd. Any tests on the preventive list will be covered at 100% when provided in-network. The tests that are not on the preventive list will be subject to your deductible and coinsurance.

**Women:** Women are entitled to two preventive visits per calendar year. This includes the well-woman exam, and a routine physical. A well-woman exam is usually performed by an OB/GYN and includes a breast examination, a pelvic examination and a pap smear, but may also include other procedures. Your routine physical can be scheduled with your primary care physician, and this exam addresses your overall health.

**Children:** Preventive benefits also known as well-child exams are limited to one per calendar year after age four, although more frequent exams may be covered before that age. The well child exam is usually performed by your child’s pediatrician and includes immunizations and health screenings.

**Men:** Men are also entitled to two preventive visits, including a well-man visit and a routine physical. The routine physical is intended to address overall health and can be done by a primary care physician. The well-man visit is for men age 50 and over, can be performed by a primary care physician and includes a prostate exam.

**Helpful Tip:** When making an appointment for your yearly exam, make sure to let your doctor’s office know that the appointment is for your routine or annual physical and is not a check-up. A check-up can be a used to check up on a chronic condition and may be subject to your deductible and coinsurance.
As the world around us changes and technology and communication evolve, the Plans want to offer you more convenient and accessible options to manage your benefits. Your personal Benefits Manager account provides you with up-to-date information regarding your benefits, medical claims and your earnings history. You can add and enroll dependents, pay your health premiums, and print your health care ID cards in one place. You can also choose to go paperless, and receive your communications in the secure Message Center. Sign up for your account and access your information at any time from any location at https://my.sagaaftraplans.org/health.

Log in to your Benefits Manager for access to all of your information at https://my.sagaaftraplans.org/health.