

Express Scripts® Key Facts and Glossary for Gravie Members

Your Pharmacy Benefits at a Glance

Your pharmacy benefit manager through your Gravie health plan is **Express Scripts®**, Evernorth's pharmacy benefit services business. Gravie partners with Express Scripts to make it easier for you to manage prescriptions, get medications delivered, and save on specialty drugs.

What Is a Pharmacy Benefit Manager (PBM)?

A PBM manages your prescription drug benefits on Gravie's behalf — processing claims, managing pharmacy networks, and negotiating medication costs to help you get the best value.

Your Express Scripts Member Account

After your plan start date, you can access your personalized Express Scripts information by logging in to your **Gravie member account** at member.gravie.com or through the Gravie App, then clicking **Pharmacy**. Once there, you can:

- View your prescriptions and refill or renew them
- Check medication costs and explore lower-cost alternatives
- Find in-network retail pharmacies
- Access **Smart90®** to get 3-month supplies of maintenance medications via Express Scripts Pharmacy home delivery or select retail pharmacies for the cost of only two co-pays
- Track your spending and pharmacy claims
- Manage dependents' prescriptions (if authorized)
- Set up alerts for refills, shipments, and updates

Express Scripts Retail Pharmacy Network

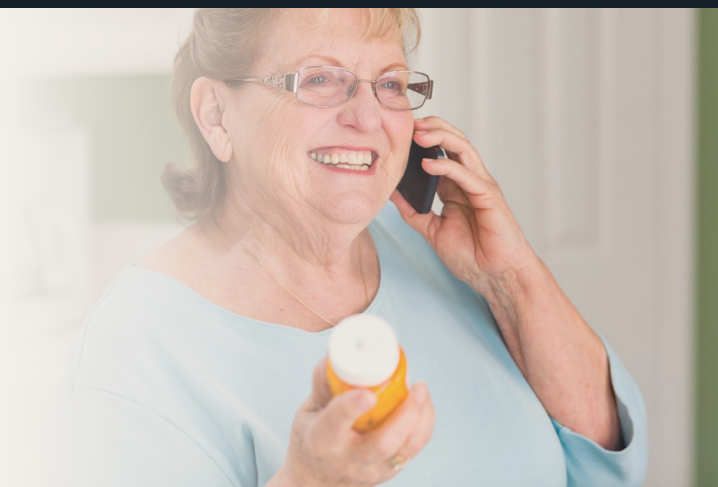
Members have access to a **national network of more than 55,000 pharmacies**, including major chains, grocery, and independent pharmacies — so you can fill prescriptions quickly and conveniently anywhere.

Prior Authorizations

Some medications require approval before they're covered. You or your provider can check the Express Scripts [formulary](#) to see if prior authorization is required.

How providers can request prior authorization:

- **Online:** express-scripts.com/PA
- **Fax:** 800.417.1829
- **Phone:** 800.417.1764



Specialty Medications with Accredo®

Specialty medications are filled through **Accredo Specialty Pharmacy**. Accredo provides personalized support, home delivery, and 24/7 access to pharmacists and nurses who specialize in complex conditions.

How it works:

1. **Filling prescriptions:** Your provider can send prescriptions directly to Accredo or call **844.516.3319**. You can also call **877.605.2001**, and Accredo will coordinate with your provider.
2. **Scheduling delivery:** An Accredo advocate will contact you to review your medication, confirm coverage, and set up free home delivery (Accredo does not have retail locations).
3. **Supporting members:** Accredo works with Express Scripts on prior authorizations and with **SaveOnSP** to coordinate co-pay assistance for eligible specialty medications.

SaveOnSP: Co-Pay Assistance for Eligible Specialty Drugs

SaveOnSP helps members save money on [eligible specialty medications](#) by connecting them to manufacturer co-pay assistance programs — often reducing out-of-pocket costs to **\$0**.

How the co-pay assistance benefit works:

1. **Outreach:** SaveOnSP contacts members with eligible prescriptions before their first fill.
2. **Enrollment:** Completed by phone so SaveOnSP can explain the benefit and walk you through setup.
3. **Ongoing savings:** Once enrolled, SaveOnSP monitors your pharmacy account to ensure you continue receiving savings.

Steps to participate in the benefit:

When your provider prescribes a co-pay assistance–eligible specialty medication and you fill it through **Accredo — Express Scripts** will temporarily pause the claim so SaveOnSP can reach out before your prescription is processed under your plan.

1. **SaveOnSP calls the member:** SaveOnSP will make up to three phone calls (leaving voicemails) to members who fill a prescription for a medication eligible for the SaveOnSP-administered benefit.
Members must speak with SaveOnSP before their fill of an eligible medication to participate and receive the savings.
2. **Members learn more about the benefit during the call:** A SaveOnSP representative will educate members about the manufacturer's enrollment process and obtain consent to monitor their pharmacy account. The call usually takes about **10 minutes**, though it may take longer if the member is new to copay assistance programs
3. **Members save:** After the member has completed the above steps, SaveOnSP remains available to educate them about the benefit and ensures the benefit is applied consistently to reduce the member's out-of-pocket costs.

Note for Members with Gravie HSA or Copay with HSA Plans

SaveOnSP is only available to members enrolled in non–Health Savings Account (HSA) plans. IRS rules can make HSA contributions ineligible when copay assistance benefits are received.

What This Means for Members with HSA-Compatible Plans

- SaveOnSP savings will not apply on HSA plans.
- Members will be responsible for their cost-share on specialty medications according to their plan's benefits starting 1/1/26.
- HSA members may still qualify for financial help directly through drug manufacturers' assistance programs, but would need to enroll on their own (not through their Gravie plan).

For questions or assistance, members can call Express Scripts 24/7 at their dedicated toll-free number for Gravie members, 877.608.0355.

Need Help with Your Pharmacy Benefits?

Your Express Scripts pharmacy partners through your Gravie health plan are here for you:

- **Express Scripts:** 877.608.0355 (available 24/7 at the dedicated toll-free number for Gravie members)
- **Accredo Specialty Pharmacy:** 877.605.2001
- **SaveOnSP:** 800.683.1074

If your question requires additional support, Express Scripts will connect you to the right team.

Pharmacy Glossary

(Alphabetized for quick reference)

Accredo Specialty Pharmacy:

Provides home delivery and personalized support for specialty medications.

Brand-Name Drug:

A medication sold under a trademarked name by a specific company.

Co-insurance:

The percentage of the medication cost you pay after meeting your deductible.

Co-pay:

The fixed amount you pay for a covered prescription at the time of purchase.

Deductible:

The amount you pay out-of-pocket for covered healthcare services (including prescriptions) before your plan begins to pay.

Express Scripts Pharmacy:

Express Scripts' home delivery pharmacy where members can get 3-month supplies of maintenance medications for the cost of two co-pays.

Formulary:

The list of medications covered by your plan, organized into cost tiers.

Formulary Exclusion:

A medication not covered under your plan's formulary; safe, lower-cost alternatives are usually available.

Generic Drug:

A medication with the same active ingredients and effectiveness as a brand-name drug, typically at a lower cost.

Mail-Order Pharmacy:

A service that delivers 3-month supplies of prescriptions directly to your home, often at a lower cost.

Maintenance Medication:

A prescription taken regularly to manage a long-term condition.

Manufacturer Co-pay Assistance:

Programs from drug manufacturers that help reduce out-of-pocket costs for specific specialty medications.

Network Pharmacy:

A pharmacy that contracts with your pharmacy benefits manager to provide prescriptions at negotiated rates.

Out-of-Pocket Maximum:

The most you'll pay for covered services in a plan year before your plan covers 100% of costs.

Pharmacy Benefit Manager (PBM):

A company (like Express Scripts) that manages prescription benefits for health plans.

Prior Authorization (PA):

Approval required from your PBM before a medication can be covered by your plan.

Quantity Limit:

The maximum amount of a medication your plan covers within a specific timeframe.

Refill:

Getting more of a medication you take regularly, until refills run out.

Retail Pharmacy:

A local pharmacy (like CVS, Walgreens, or grocery store pharmacies) where you pick up prescriptions in person.

SaveOnSP:

A program through Express Scripts that connects members to manufacturer co-pay assistance for eligible specialty medications.

Smart90:

A program through Express Scripts that lets members get 3-month supplies of maintenance medications through home delivery or retail pickup, paying two co-pays for the full 3-month supply.

Specialty Medication:

High-cost drugs used to treat complex or chronic conditions that may need special handling or monitoring.

Step Therapy:

Requires trying a lower-cost or preferred medication before a higher-cost option is covered.

Tier 1 Drug (Generic Drugs):

Lower-cost medications, typically generics, with the lowest out-of-pocket cost.

Tier 2 Drug (Preferred Brand Drugs):

Brand-name medications covered by your plan that cost more than Tier 1 generics but less than Tier 3 drugs.

Tier 3 Drug (Non-Preferred Brand Drugs):

Higher-cost brand-name medications with lower-cost alternatives available.

Tier 4 Drug (Non-Formulary Medications):

Medications not on your plan's preferred list; may require prior authorization or exception.