



December 2010

We have important information about upcoming changes to the Southwest Carpenters Health and Welfare Trust's Fee-For-Service Plan prescription benefit, beginning **January 1, 2011**. The Fund has asked us to communicate the steps it is taking to control rising prescription costs for both you and the Fund. These measures will help the Fund to continue providing you with high-quality benefits. We're working closely with the Fund to make your experience with the following changes as smooth as possible.

1. Prescription drug co-payments

Your co-payments for 2011 are shown below:

	The first two purchases at a participating retail pharmacy	At any time by mail from the Medco Pharmacy™
Generic drugs	\$10 Up to a 30-day supply	\$25 Up to a 90-day supply
Preferred brand-name drugs*	\$30 Up to a 30-day supply	\$75 Up to a 90-day supply
Nonpreferred brand-name drugs*	\$50 Up to a 30-day supply	\$125 Up to a 90-day supply

*Except for nonsedating antihistamines and erectile dysfunction drugs. Please see next page.

NOTE: If you purchase a brand-name drug when a generic equivalent is available, you will pay your brand-name co-payment **plus the difference in cost** between the brand-name and generic drugs. This additional cost will apply **even if** your doctor has indicated "DAW" (dispense as written) on the prescription.

Important: Beginning January 1, 2011, after the second purchase of a long-term drug at a participating retail pharmacy, **you'll pay the entire cost** if you continue to purchase that medication at retail. (Long-term drugs are those you take to treat an ongoing condition, such as high blood pressure or high cholesterol.)

If you don't want to pay the entire cost for your long-term drugs, get them by mail from the **Medco Pharmacy**. Not only will you save, you can also get up to a 90-day supply of your medication delivered right to you—with free standard shipping!

We know that mail order may be new to you, so we make it easy. **To get started**, call us at 1 800 987-7836 and let us do all the work. For most medications, we'll be able to contact your doctor and arrange for your first mail-order supply.

Your medication will usually arrive within 8 days after we get your doctor's approval. You should continue to use a participating retail pharmacy for *short-term* drugs, such as antibiotics.

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2. Nonsedating antihistamines and erectile dysfunction drugs

Effective January 1, 2011, your prescription drug plan will **not cover prescription nonsedating antihistamines or erectile dysfunction drugs**. If you are currently using one or more of these **prescription drugs** and choose to purchase it **on or after January 1, 2011**, you will be **responsible for the full cost of the medication, but at a discounted rate**. This will apply whether you are filling a new prescription or requesting a refill.

For nonsedating antihistamines, you can purchase an over-the-counter version such as *Claritin*[®] or *Zyrtec*[®] and usually pay less than you would for a medication that's not covered by your plan.

3. Coverage reviews necessary for some medications

The medications on the enclosed list will not be covered unless you get approval through a coverage review. Without approval, you'll have to pay the full cost of the medication. **See the enclosed list for more information, including details on how to request a coverage review.**

We're here to help whenever you need it. Call Member Services toll-free at 1 800 987-7836. You can also visit us online at **www.medco.com**. If you're new to our website, please take a moment to register. To do so, you'll need your member ID number, plus the number from a recent prescription. As of January 1, 2011, the costs shown online will reflect the changes described here.

Sincerely,



Dennis Kackley
Director of Member Services
Medco



Coverage information for members of the Southwest Carpenters Health and Welfare Trust

Effective January 1, 2011, the medications listed in the first column below will only be covered by your plan if you get approval through a coverage review. If you fill a prescription for one of the medications in the first column without getting approval, you'll have to pay the medication's full cost.

In the third column are medications that can treat the same condition and are preferred by your plan. You can fill prescriptions for these medications without a coverage review, and you'll pay the appropriate co-payment. Ask your doctor whether one of the preferred alternatives would be right for you.

Medications that require you to get a coverage review	Category	Medications that you can get WITHOUT a coverage review
<i>Actonel, Actonel with Calcium</i>	Osteoporosis (bisphosphonates)	alendronate, <i>Boniva</i>
<i>Ambien CR</i>	Sleep medications (hypnotics)	estazolam, flurazepam, temazepam, triazolam, zaleplon, zolpidem
<i>Atacand, Atacand HCT</i>	Blood pressure medications (ARBs)	losartan, losartan/HCTZ, <i>Diovan, Diovan HCT, Micardis, Micardis HCT</i>
<i>Avalide, Avapro</i>	Blood pressure medications (ARBs)	losartan, losartan/HCTZ, <i>Diovan, Diovan HCT, Micardis, Micardis HCT</i>
<i>Axert</i>	Migraine (triptans)	naratriptan, sumatriptan, <i>Maxalt, Maxalt MLT, Relpax</i>
<i>Beconase AQ</i>	Intranasal steroids	flunisolide, fluticasone propionate, <i>Nasonex</i>
<i>Benicar, Benicar HCT</i>	Blood pressure medications (ARBs)	losartan, losartan/HCTZ, <i>Diovan, Diovan HCT, Micardis, Micardis HCT</i>
<i>Elduar</i>	Sleep medications (hypnotics)	estazolam, flurazepam, temazepam, triazolam, zaleplon, zolpidem
<i>Fosamax D</i>	Osteoporosis (bisphosphonates)	alendronate, <i>Boniva</i>
<i>Frova</i>	Migraine (triptans)	naratriptan, sumatriptan, <i>Maxalt, Maxalt MLT, Relpax</i>
<i>Lexapro*</i>	Antidepressant agents (SSRIs)	citalopram, fluoxetine, fluvoxamine, paroxetine, sertraline
<i>Lunesta</i>	Sleep medications (hypnotics)	estazolam, flurazepam, temazepam, triazolam, zaleplon, zolpidem
<i>Luvox CR*</i>	Antidepressant agents (SSRIs)	citalopram, fluoxetine, fluvoxamine, paroxetine, sertraline
<i>Nasacort AQ</i>	Intranasal steroids	flunisolide, fluticasone propionate, <i>Nasonex</i>

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<i>Omnaris</i>	Intranasal steroids	flunisolide, fluticasone propionate, <i>Nasonex</i>
<i>Pexeva*</i>	Antidepressant agents (SSRIs)	citalopram, fluoxetine, fluvoxamine, paroxetine, sertraline
<i>Rhinocort Aqua</i>	Intranasal steroids	flunisolide, fluticasone propionate, <i>Nasonex</i>
<i>Rozerem</i>	Sleep medications (hypnotics)	estazolam, flurazepam, temazepam, triazolam, zaleplon, zolpidem
<i>Sumavel</i>	Migraine (triptans)	naratriptan, sumatriptan, <i>Maxalt, Maxalt MLT, Relpax</i>
<i>Teveten, Teveten HCT</i>	Blood pressure medications (ARBs)	losartan, losartan/HCTZ, <i>Diovan, Diovan HCT, Micardis, Micardis HCT</i>
<i>Treximet</i>	Migraine (triptans)	naratriptan, sumatriptan, <i>Maxalt, Maxalt MLT, Relpax</i>
<i>Veramyst</i>	Intranasal steroids	flunisolide, fluticasone propionate, <i>Nasonex</i>
<i>Zomig, Zomig ZMT</i>	Migraine (triptans)	naratriptan, sumatriptan, <i>Maxalt, Maxalt MLT, Relpax</i>

*For new users of this medication only after January 1, 2011. Current users will not be affected.

To request a coverage review

If your doctor believes that you should use a medication that requires a coverage review, he or she can ask for a review by calling 1 800 417-1764, 8:00 a.m. to 9:00 p.m., Eastern Time, Monday through Friday.

If coverage is approved, you'll pay your plan's usual co-payment for the medication. If coverage is not approved, you'll be responsible for the full cost of the medication. Talk to your doctor about alternatives that may be covered.

If you have any questions, please call Member Services toll-free at 1 800 987-7836.

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Medco manages your prescription drug benefit for the Southwest Carpenters Health and Welfare Trust.