**SISC CO-PAYMENT REFERENCE GUIDE**

Medco manages your prescription drug benefit at the request of SISC. Your plan gives you the option of getting your covered medications through the Medco Pharmacy™ mail-order service or at a participating retail pharmacy.

The chart below provides a summary of your prescription drug benefit co-payments.

<table>
<thead>
<tr>
<th>Type of medication</th>
<th>When you use a participating retail pharmacy, you pay:</th>
<th>When you use the Medco Pharmacy, you pay:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic drugs</td>
<td>$5 co-payment (for up to a 30-day supply)</td>
<td>$10 co-payment (for up to a 90-day supply)</td>
</tr>
<tr>
<td>Brand-name drugs</td>
<td>$20 co-payment (for up to a 30-day supply)*</td>
<td>$50 co-payment (for up to a 90-day supply)*</td>
</tr>
<tr>
<td>Deductible</td>
<td>$100 single/$300 family (per calendar year beginning January 1)</td>
<td>$100 single/$300 family (per calendar year beginning January 1)</td>
</tr>
</tbody>
</table>

*Please note: Any amount of deductible satisfied during the 4th quarter of the year will carry over to the following year.

*A generic drug will always be dispensed if one is available. If you purchase a brand-name drug when a generic alternative is available, you will pay the generic co-payment plus the difference in cost between the brand and the generic, even if your doctor writes “dispense as written” (DAW) on the prescription.

When you visit a participating retail pharmacy and present your member ID card, you will pay the applicable cost share and receive up to a 30-day supply of the prescribed drug. For medication you take on an ongoing basis, using the Medco Pharmacy offers you convenience and potential cost savings. You can get more information about the Medco Pharmacy mail-order service by calling 1 800 MEDCO-MAIL (1 800 633-2662).

If you have Internet access, you can visit us online at www.medco.com. After registering, you can access information about your benefits, as well as health and wellness resources. You may also contact Member Services toll-free at 1 800 987-5241. Medco looks forward to meeting all of your prescription benefit needs.
Medications that are not covered by your drug plan

Listed below are medications and medication categories that are not covered under your SISC drug plan. The list may not reflect all non-covered drugs and may be subject to change.

To confirm whether a prescription drug you need to take is covered or to check the cost of a medication, visit www.medco.com and click “Price a medication.” (If you’re a first-time visitor to the site, please take a moment to register. You’ll need your member ID number and the number from a recent prescription.) You can also get coverage and pricing information by calling Medco Member Services toll-free at 1 800 987-5241.

Please note that this list may not be all-inclusive.

- Anti-wrinkle agents (Renova®, Retin-A®, and Avita® for patients aged 36 and over)
- Experimental drugs
- Fertility medications (Follistim®, Gonal-f®, Clomid®, and Repronex®)
- Influenza treatments (for example, Relenza® and Tamiflu®)
- Medications labeled “Caution—limited by federal law to investigational use”
- Over-the-counter medications (except Prilosec OTC®)
- Pigmenting/depigmenting agents (hydroquinone, Eldopaque® and Eldoquin®)
- Hair growth and hair removal agents (Propecia® and Vaniqa®)
- Smoking-cessation agents (Nicorette®, Zyban®, Chantix™, and all nicotine patches)
- Vitamins (except prescription strengths of prenatal vitamins, hematincs, Rocaltrol® and other oral vitamin D)

(See the reverse side for your plan’s co-payment reference guide.)