

## Medical and Prescription Frequently Asked Questions (FAQs)

### 1. What are my options for medical plan enrollment?

We continue to offer two medical carriers in 2025, **Blue Cross Blue Shield (BCBS) and Kaiser Permanente** (if available in your area). If you want medical coverage through Transformco in 2025, you must enroll with one of these carriers.

All continental U.S. associates nationwide will have access to medical coverage through **BCBS**, a well-respected insurance provider, known for outstanding customer service and a large network of doctors. Associates located in California, Colorado, Georgia, Maryland, Oregon, Washington (state), Washington, D.C., and Virginia will also have the option of choosing coverage through another reputable carrier, **Kaiser**, which is available in your area. Important note: **Kaiser** does not offer Out-of-Network benefits.

Both **BCBS and Kaiser** offer the following medical options for 2025:

1. **Enhanced:** This coverage level is a preferred provider organization (PPO) option.
2. **Basic:** This coverage level is a high-deductible option that provides you the opportunity to contribute to an HSA.

**BCBS** also offers the **Blue High Performance Network (HPN)** option. Blue HPN provides access to a select group of quality doctors and hospitals in more than 55 major U.S. cities. The plan is limited to areas that have High Performance Network coverage. Eligible associates will see the BlueHPN plan as an enrollment option. Important note: **Blue HPN** plan does not offer Out-of-Network benefits.

### 2. What are my options for prescription drug coverage and where can I fill my prescriptions?

All benefits-eligible associates must be enrolled in a medical plan to receive prescription drug coverage.

**BCBS Members:** Use Express Scripts for Rx needs

**Kaiser Members:** Use Kaiser for Rx needs

- If you choose medical coverage through **BCBS**, prescription drug coverage will be provided through **Express Scripts**, the chosen pharmacy benefit manager for BCBS.

#### Member Choice Network

The Member Choice Network focuses on generating plan savings by asking members to choose their anchor chain, either CVS or Walgreens, for 30-day or 90-day supply retail prescriptions. However, once a member chooses their anchor chain, they are not required to use only CVS pharmacies or Walgreens pharmacies, they just can't use the anchor they did not choose. For example, if a member chooses CVS as their anchor chain they can use CVS pharmacies as well as any other in-network pharmacy, they just can't use Walgreens because it is not their anchor chain. Therefore, members who are located in areas with no access to a CVS or Walgreens would still have access to the other 44k pharmacies in the network and could continue to use the local in-network pharmacy of their choice.

**Smart 90 Exclusive** effective January 1, 2024

#### Option 1: CVS Pharmacy

**For your short-term, acute medication needs, you have access to 55K+ retail pharmacies including CVS (Walgreens will be out of network).**

Log in at [express-scripts.com/pharmacies](https://express-scripts.com/pharmacies) to find out if your current preferred retail pharmacy is in network.

#### For your long-term, maintenance medication needs:

- Get a 3-month supply instead of a 1-month supply to avoid paying a higher cost. You

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could save an average of 33%!

- A 3-month supply either by home delivery<sup>2</sup> from Express Scripts® Pharmacy or CVS means fewer trips to the pharmacy, making it easier to stay on track and less chance of running out.

### Option 2: Walgreens

**For your short-term, acute medication needs, you have access to 55K+ retail pharmacies including Walgreens (CVS will be out of network).**

Log in at [express-scripts.com/pharmacies](https://express-scripts.com/pharmacies) to find out if your current preferred retail pharmacy is in network.

### For your long-term, maintenance medication needs:

- Get a 3-month supply instead of a 1-month supply to avoid paying a higher cost. You could save an average of 33%!
- A 3-month supply either by home delivery<sup>2</sup> from Express Scripts® Pharmacy or Walgreens means fewer trips to the pharmacy, making it easier to stay on track and less chance of running out.

To get you started, we've assigned you and your covered family members to either CVS Pharmacy or Walgreens, based on which you've used most often in the past. But the ultimate choice is up to you.

- To view and change your Preferred Pharmacy, log into your account at [www.express-scripts.com/login](https://www.express-scripts.com/login)
- Under the Account drop down, select Pharmacy Preferences and follow the prompts to view and change your selection. You may only update your Preferred Pharmacy one time per year. Each covered family member can select their own Preferred Pharmacy.
- If you are good with the recommendation we made, keep it. No action is needed.
- The major chain you choose – CVS Pharmacy or Walgreens – will remain your choice for the year, and the other chain will be considered out of network.
- You can still fill any (non-maintenance) prescriptions, such as antibiotics at any of the over 55,000 other in-network pharmacies as well. All (specialty) prescriptions are filled through **Accredo** a wholly owned subsidiary of Express Scripts.
- Express Scripts is available to help if you have any questions or need assistance making your selection. Call < 877.663.6765 >. TTY users call 800.716.3231

### New – Price Assure Program effective July 1, 2024

- Express Scripts wants you to know about a new program that could save you money at the pharmacy counter. This program is offered through Express Scripts' partnership with **GoodRx** and unlocks additional potential savings on your generic medications when you fill prescriptions at an in-network pharmacy.
- You'll get the benefits of any applicable savings automatically. This program will provide savings opportunities behind the scenes on your generic medications at the point of sale, without any action from you. Just fill your prescriptions at an in-network pharmacy as you normally would, including showing your insurance ID card. If there is a savings available, your prescription will automatically process through the program with the savings, and your deductible, accumulators, and out-of-pocket cost will be updated.
- If you receive savings through this program, then your information will be shared with GoodRx. GoodRx may share your information with others, to the extent permitted by applicable laws.

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Your prescription drug coverage cost depends on the plan design you choose, Basic, Enhanced, or BlueHPN

### 3. Where can I learn more about my medical and prescription options?

For specific information on the carriers and coverage options through BCBS and Kaiser, you can visit the following websites:

- Blue Cross Blue Shield: [www.bcbsil.com/transform](http://www.bcbsil.com/transform) (or call **1.855.547.1393**)
- Kaiser: [www.my.kp.org/transform](http://www.my.kp.org/transform) (or call **1.877.580.6125**)

### 4. Which (if any) carriers send identification cards after enrollment?

BCBS and Kaiser sends out physical ID cards, you will typically receive them in 7 to 10 business days. Please note not all carriers distribute ID cards, so if you have any questions, please contact your insurance carrier directly.

### 5. How do I get a temporary or replacement identification card?

You can go online to the respective carrier's website to request a new card and to acquire a digital copy of your identification card as necessary. If you have questions or need assistance, call the Transformco

Benefits Center: **1.888.887.3277** and choose Option 1 for health benefits. Calls hours are Monday through Friday 7a.m. to 7 p.m. Central Time.

For links to the carrier websites,

1. Go to **www.88sears.com**
2. Under **Quick Links**, click on **Benefits Resources Page**
3. Under **How To – Enroll or Make Change**, click on **Reference Guide: How to Access Member ID Cards**