

## Understanding Express Scripts with GoodRx Partnership and How It Compares to Other Rx Savings Programs

### How does GoodRx work with my Express Scripts coverage?

Express Scripts has partnered with GoodRx to create a prescription savings feature built directly into your coverage that automatically identifies the lowest available price between Express Scripts and GoodRx for eligible medications when filled at an in-network pharmacy.

Key Features:

- **Automatic discounts** without needing a GoodRx card.
- Integrated with your benefit so **payments count toward your deductible and/or out-of-pocket maximum.**
- Applies automatically at in-network pharmacies, you do not need to do anything.

### How does this work?

It's automatic when using your Express Scripts ID card! No enrollment needed, everything happens behind the scenes at the point of sale with the pharmacy.

1. Fill your prescription at an in-network pharmacy.
2. Pharmacy submits claim using your Express Scripts ID card.
3. Express Scripts compares plan price vs. GoodRx discount.
4. **You pay the lowest price available between** GoodRx and Express Scripts.
5. Amount you paid counts toward your HDHP deductible and/or out-of-pocket maximum.

### What if I am enrolled in the Standard/Enhanced PPO plan vs the Advantage HDHP?

You will be **automatically enrolled** and pay the lowest price available regardless of the medical plan you are enrolled in. The difference is how the cost will count towards your deductible and/or out-of-pocket maximum.

- If you are enrolled in the **Standard or Enhanced PPO** plan the price you pay will not count towards your medical deductible (there is no Rx deductible) and only towards your combined medical and pharmacy out-of-pocket maximum.
- If you are enrolled in the **Advantage HDHP**, the price you pay will count towards both your deductible and out-of-pocket maximum.

### What About Other Discount Programs?

Other discount programs like TrumpRx, CostPlus Drugs, SingleCare, WellRx, Optum Perks, etc. are cash-pay drug discount services that negotiate lower retail prices with pharmacies. Like GoodRx, these are not insurance. These other services do not submit claims to your Express Scripts plan. This means:

- If you should use another discount program, the price you pay **does not count toward your deductible and/or out-of-pocket maximum.**
- Prices may vary widely by pharmacy.
- Each program may negotiate different pricing for different medications.
- These programs can sometimes offer lower prices than insurance but lack clinical oversight, safety checks, and accumulator credit.

### Should I Use or Other Discount Programs?

That is a consumer decision. The partnership with GoodRx and Express Scripts gives you automatic savings and counts toward your accumulators. Other discount cards do not.

### Accumulator Impact Comparison with Common Discount Programs

Program	Applies to Deductible/OOP Max	Integrated with Insurance	Requires Separate Card/App
Express Scripts/GoodRx	Yes	Yes	No
TrumpRx	No	No	Yes
SingleCare	No	No	Yes
Cost Plus Drugs	No	No	No (requires an account)

### Questions?

Contact the number on your Express Scripts ID card or visit [express-scripts.com](https://www.express-scripts.com).