

EXPRESS SCRIPTS EXTENDED PAYMENT PROGRAM (EPP)



EPP allows you to spread your prescription payments over three credit or debit card installments so you don't have to pay all at once. And there's no waiting—your medication will be shipped after the very first payment.

When you're enrolled in EPP it will apply to every home delivery prescription for you and your eligible dependents going forward. If at any point you wish to opt out of the program, you may call Member Services or visit Express-Scripts.com.



HOW EPP WORKS

Below is an example of how EPP can make your prescriptions more affordable.

Member cost for medication.....	\$120.00
Total.....	\$120.00

How it's divided:

Payment 1.....	\$40.00
Paid at time of order; all medication shipped at this time	
Payment 2.....	\$40.00
Paid in 30 days	
Payment 3.....	\$40.00
Paid in 60 days	
Total of 3 payments.....	\$120.00



FACTS ABOUT EPP

- If you enroll in EPP, a credit or debit card must be available for Express Scripts to charge the installment payment
- If you decide to cancel EPP at any time, payment for the remainder of your current prescriptions will be your responsibility.
- If the payment plan ends, invoices incurred while enrolled in EPP will continue to be charged in three installments. New invoices will require your regular co-payments in full.



FAQS ABOUT EPP

How do members pay for their 30-day installments?

Members must keep a credit or debit card on file upon enrollment (FSA cards, personal checks, eChecks, and PayPal are not accepted).

How are payments handled if a member cancels his/her EPP enrollment?

If a member decides to cancel EPP at any time, he/she is still responsible for the outstanding balance.

How are the payments for covered dependents handled?

Enrollment applies to the member and any of his/her eligible dependents. If one member wants to participate, the charges for the entire household will be put into the program.

What happens if the credit or debit card on file is close to expiring?

Express Scripts sends a courtesy automated outbound message reminding the member to update the payment method on file.

What happens if a member does not update the payment method when the credit or debit card is expiring?

Households that default on a payment will be sent an automated outbound message alerting them and giving them 10 days to respond with an updated credit or debit card number. If the household does not respond within 10 days, the household is automatically dis-enrolled from the program. ESI will launch usual and customary collection procedures.

Why are FSA cards not allowed to be used for EPP when they can be used as a form of payment for a home delivery script?

FSA - IRS has guidelines (Code Section 125 regulatory and sub-regulatory guidance (Notice 2013-71)), that clearly do not permit expenses incurred in one year to be paid in a second year. Member can pay claim with other form of payment and request for reimbursement from their FSA benefits administrator.