

Your Pharmacy Benefit Manager is Changing

MEMBER EDUCATION SESSION | WESTERN KENTUCKY UNIVERSITY

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What's changing

YOUR PRESCRIPTION BENEFIT MANAGER (PBM) WHO ADMINISTERS THE PRESCRIPTION DRUG PLAN. THIS CHANGE IS DESIGNED TO HELP CONTROL PRESCRIPTION COSTS WHILE KEEPING THE COVERAGE YOU RELY ON.

YOUR ANTHEM MEDICAL NETWORK IS NOT CHANGING.

Express Scripts becomes SmithRx

A pharmacy benefit manager sets up your drug coverage and sets what you pay at the counter. You are covered automatically when you enroll in a WKU medical health plan.

WHAT'S NEW

- A new Anthem ID/SmithRx ID card with updated pharmacy information for medical & prescriptions
- A new pharmacy member portal and pricing tool
- A new pharmacy member support phone number
- New mail order pharmacies

WHAT'S THE SAME

- Your Anthem medical plan & doctors
- Your deductible & out-of-pocket max
- Filling a prescription at the pharmacy counter
- Anthem Sydney app for medical benefits

What happens, and when



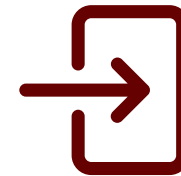
Check your contact information in TopNet

Cards are produced in December. Updates made after that will delay yours.

WHY IT MATTERS

Your card is coming

Your new Anthem medical and pharmacy ID card goes to the address and contact information WKU has on file. This also includes letters and calls from SmithRx.



Log in to TopNet

topnet.wku.edu

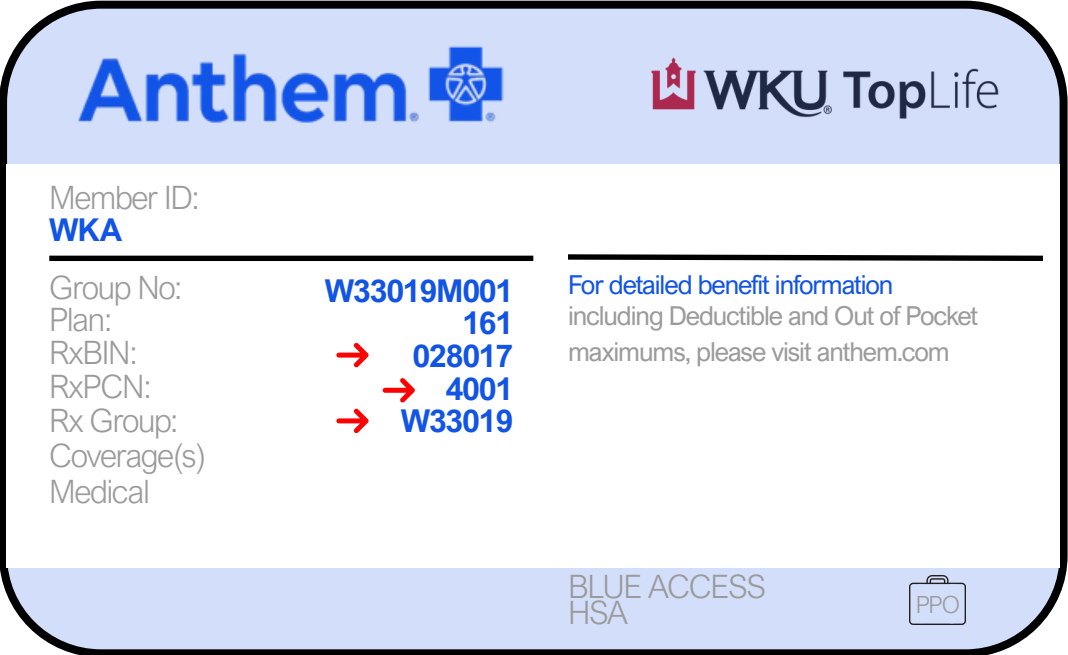


REVIEW AND UPDATE CONTACT INFO

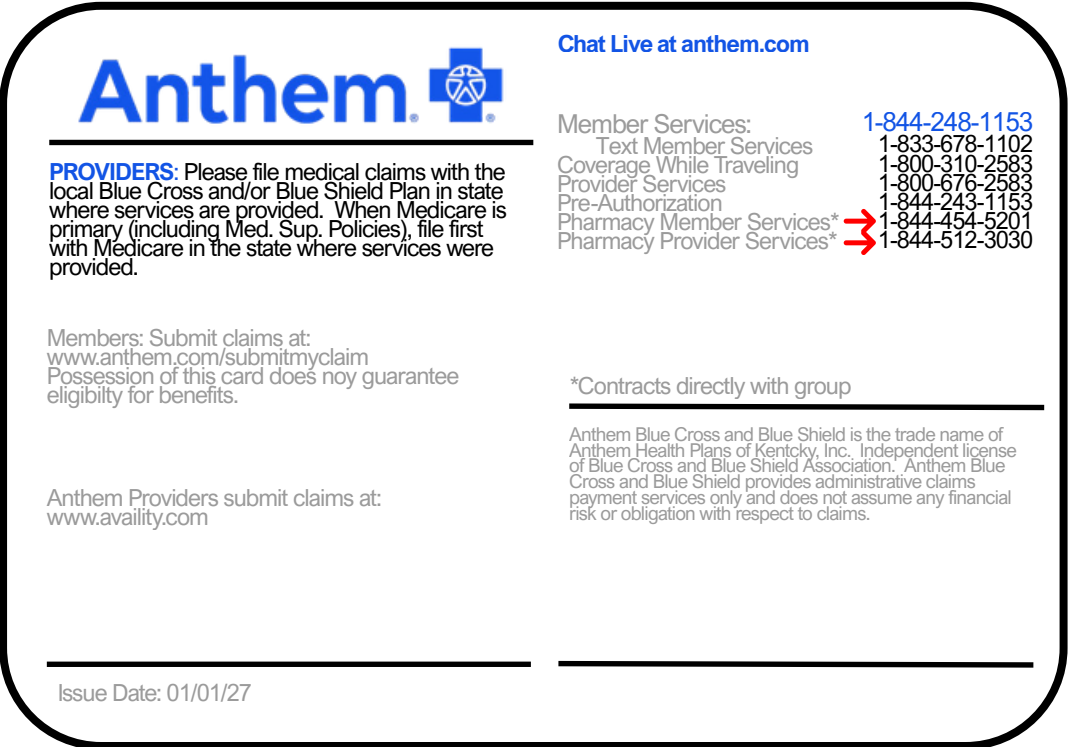
Mailing address and primary phone number.

One card for medical and pharmacy

FRONT



BACK



1

NEW CARD ARRIVES BEFORE JANUARY 1

Anthem is reprinting your card and will be mailed to your current address on file in TopNet

2

USE CARD FOR BOTH MEDICAL & PHARMACY

Same card at the doctor and the pharmacy. Your 2026 card stops working December 31.

3

GET THE DIGITAL COPY

Download the Sydney Health app and register with your Anthem information.



Scan the QR code to download the Sydney Health app.

Filling your prescriptions

FOR MOST MEMBERS, VERY LITTLE CHANGES — KEEP GOING TO YOUR USUAL PHARMACY. BUT WHERE YOU FILL CAN CHANGE WHAT YOU PAY.



Four ways to fill a prescription

Nothing transfers on its own — ask your doctor to send a new 90-day prescription in December.

	SUPPLY	WHERE TO GO	HOW TO START
1 RETAIL	30 or 90 days	65,000+ locations	Show your new card to the pharmacist
2 MAIL ORDER	90 days	*Amazon Pharmacy	amazon.com/smithrx
3 SPECIALTY	30 days	*Costco Specialty or Senderra Specialty Pharmacy	Costco phone #: 855-213-0070
4 COST PLUS DRUGS	90 days	Cost Plus Drugs	costplusdrugs.com

***NO MEMBERSHIP REQUIRED**

To avoid confusion, when speaking to your doctor, have them send your Rx directly to Amazon Pharmacy or Costco Specialty - not to SmithRx. SmithRx is the PBM, but not who will directly be filling your prescription.

What you'll pay by tier

Copays apply **after the medical plan deductible has been satisfied** and count toward your out-of-pocket maximum.

	RETAIL 30 DAYS	RETAIL 90 DAYS	MAIL ORDER 90 DAYS / 30 DAY SPECIALTY
TIER 1 - GENERIC	\$10*	\$30*	\$25*
TIER 2 - PREFERRED BRAND	\$30*	\$90*	\$75*
TIER 3 - NON-PREFERRED BRAND	50% coinsurance, \$40-\$140*	\$50% coinsurance, \$120-\$420*	45% coinsurance, \$100-\$350*
TIER 4 - SPECIALTY, PREFERRED**	\$30*	-	-
TIER 5 - SPECIALTY, NON-PREFERRED **	50% coinsurance, \$40-\$140*	-	-

*COPAY/COINSURANCE AFTER DEDUCTIBLE.

SPECIALTY DRUGS MUST BE FILLED THROUGH THE SMITHRX SPECIALTY PHARMACY NETWORK (COSTCO SPECIALTY PHARMACY OR SENDERRA SPECIALTY PHARMACY. **COSTCO MEMBERSHIP NOT REQUIRED).

Some medications cost you \$0

The Affordable Care Act requires certain preventive medications be covered in full — even before you meet your deductible.

NOTE: Your doctor has to write a prescription for it to be covered at \$0 — even for over-the-counter items like nicotine gum.

STATINS FOR HEART RISK	METFORMIN FOR DIABETES RISK	SMOKING CESSATION	CONTRACEPTIVES
VACCINES	HIV PREP	FOLIC ACID AND PRENATALS	COLONOSCOPY PREP

Find My Meds tool shows how each medication is covered, including what is preventive.

A second list - bypasses the deductible

Different from the ACA list. These are everyday maintenance drugs - you pay your normal copay, but you do not have to meet the deductible first.

BLOOD PRESSURE

lisinopril, losartan, amlodipine

CHOLESTEROL

atorvastatin, rosuvastatin,
simvastatin

DIABETES

metformin, Januvia, Jardiance,
Ozempic

ASTHMA & COPD

albuterol, Advair, Trelegy, Spiriva

BLOOD THINNERS

Eliquis, Xarelto, clopidogrel

ANTIDEPRESSANTS

sertraline, escitalopram,
duloxetine

OSTEOPOROSIS

alendronate, ibandronate

GLUCOSE MONITORS

Dexcom, Freestyle Libre

WKU's preventative list is the **Standard Essential list** - it covers both brand and generic medications
These are examples, not the full list. **Find My Meds** shows how each of your medications is covered.

Member Portal - Everything in one place

Create your account at **member.mysmithrx.com** with your SmithRx Member ID or Social Security number. Add your mobile number so you don't miss a savings or prior authorization alert.

YOUR MEMBER PORTAL

- View and download your ID card
- Check the formulary - tier, prior authorization, step therapy
- Track a prior authorization
- See what you've spent toward your deductible
- Chat with SmithRx member support

FIND MY MEDS TOOL

- Compare prices at pharmacies near you
- See price difference between mail order and retail
- Check if a drug needs prior authorization

Manage your pharmacy benefits from your phone

The **SmithRx Mobile App** puts your ID card, pharmacy pricing, and plan details in one place — free on the Apple App Store or Google Play.



Apple App Store



Google Play

Scan with your phone's camera to download — or search "SmithRx" in either store.

GETTING STARTED

- Already have a SmithRx Member Portal account?
No new registration needed.
- Download the app free from the Apple App Store or Google Play Store.
- Log in with your current SmithRx email and password.
- Save your login details for quick, secure access next time.

WHAT YOU CAN DO

- View your digital SmithRx ID card — add it to your phone's wallet.
- Use Find My Meds to compare pharmacy prices near you.
- Track deductible and out-of-pocket spending in My Plan Progress.
- Check the status of a Prior Authorization request.
- Chat live with SmithRx Member Support.

When coverage needs a review

Some drugs also have step therapy — try a first-line option before the plan covers the next.

PRIOR AUTHORIZATION

- Your doctor submits it through CoverMyMeds
- 72 hours urgent, 15 day standard
- Already on a Rx that required prior authorization?
SmithRx builds the approval from your claims history
- Track the status in your member portal

NOT ON THE FORMULARY

- Ask for an exception - your prescriber sends the clinical information
- you get the decision in writing
- 180 days to appeal, 30 days for a response
- Fax 866-642-5620 or mail SmithRx

Saving money on your medications

SMITHRX LAYERS SAVINGS PROGRAMS ON TOP OF YOUR PLAN. MOST OF
THEM FIND YOU, NOT THE OTHER WAY AROUND.

Help with high-cost medications

Savings come from copay assistance, biosimilars, low-cost insulin, and partner pharmacies.
SmithRx reaches out by phone, text, email, and portal alert — respond when they do.

ACCESS

Copay coupon support that lowers what you pay

ACCESS PLUS

Foundation and grant help for drugs your plan doesn't cover.

AUTOIMMUNE PROGRAM

Dedicated support for autoimmune therapies.

MS PROGRAM

Dedicated support for multiple sclerosis therapies.

60-90 day grandfathering period applies for members that will be in a drug pathway.

Drug Pathways: 844-385-7612 · connect@smithrx.com · Mon–Fri 7–7, Sat 9–2 CST.

Four action items prior to January 1

1

UPDATE YOUR CONTACT INFORMATION

Log in to TopNet and confirm your mailing address and primary phone number are up to date.

2

COMPLETE OPEN ENROLLMENT

Every benefits-eligible employee must enroll, even if you don't want to make any changes. Open Enrollment dates: Oct 12-23, 2026 for the 2027 plan year.

3

PREPARE TO MOVE YOUR MAIL ORDER

In December, ask your doctor to send new 90-day prescriptions. Keep two weeks on hand.

4

ANSWER WHEN SMITHRX REACHES OUT

By phone, text, email, or portal alert. Enrollment can't finish without you.



Frequently Asked Questions

DO I NEED NEW PRESCRIPTIONS?

Not for retail. Mail order is the exception — ask your doctor for a new 90-day prescription.

WILL I GET A SEPARATE PHARMACY CARD?

No. One Anthem card covers both. Your current 2026 medical and pharmacy card stops working after December 31.

WHAT IF MY CARD HASN'T ARRIVED BY JANUARY 1?

You can access the digital copy in the Member Portal or Sydney Health app. Contact the WKU Department of Human Resources.

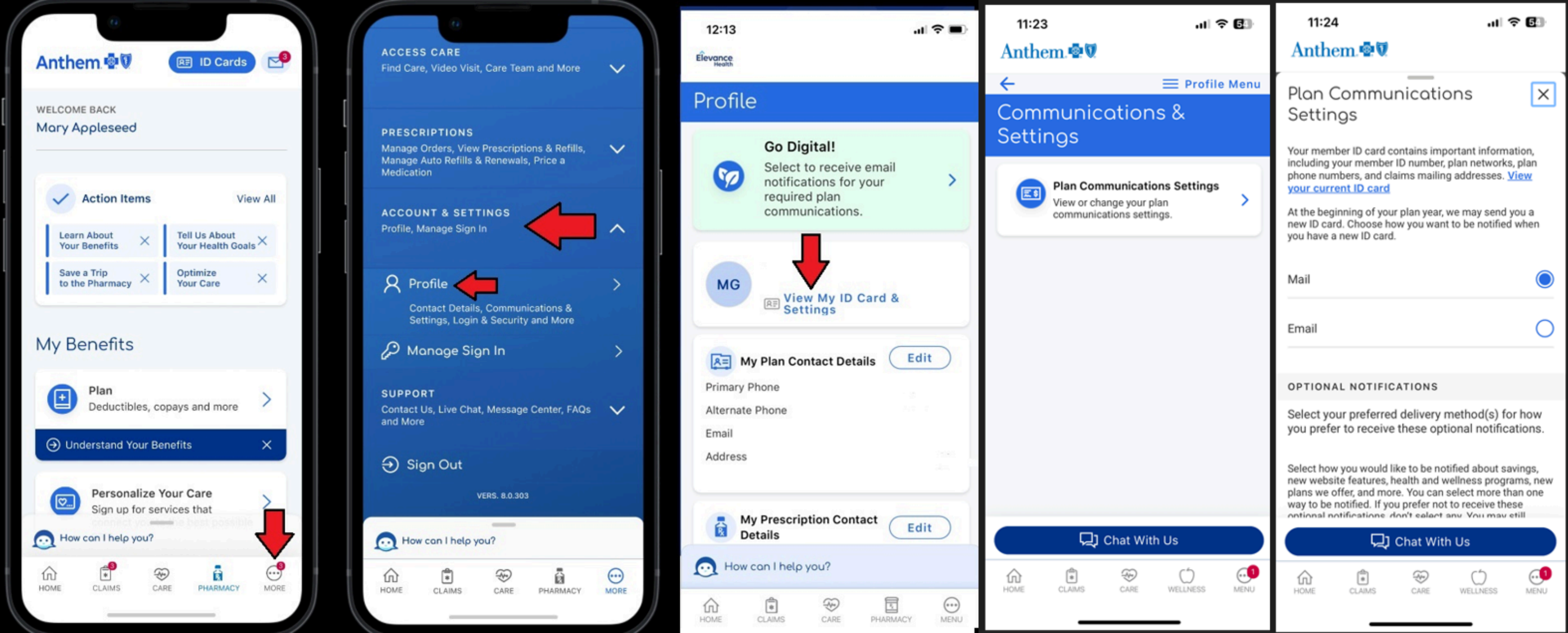
IS MY PHARMACY IN THE NETWORK?

Most likely — the network has 65,000+ locations. Confirm yours with the Find My Meds tool beginning January 1, 2027.

CAN I FILL ALL OF MY PRESCRIPTIONS BEFORE THE NEW PLAN YEAR?

Yes. We highly recommend checking your remaining refills and filling whatever you can in before December 31.

To Ensure You Receive a Physical ID Card by January 1.



Frequently Asked Questions - SmithRx is Live

MY MEDICATION NEEDS PRIOR AUTHORIZATION. DO I START OVER?

No. SmithRx builds an approval from your claims history, usually good for 6 or 12 months.

A PRESCRIPTION WON'T PROCESS AT THE COUNTER.

Don't leave it unfilled. Call Member Support at 844-454-5201 — they will sort it out.

SMITHRX CALLED ME. IS THAT LEGITIMATE?

Yes. Most likely Drug Pathways about a savings opportunity. Please respond, or it cannot be completed.

MY MEDICATION WAS DENIED. WHAT NOW?

You have 180 days to appeal. Fax 866-642-5620 or mail SmithRx, PO Box 994, Lehi UT.

Questions?

We're here to help

SMITHRX MEMBER SUPPORT

844-454-5201

Mon-Fri: 7AM-8PM CST

Sat: 10AM-6PM CST

BEGINNING JAN 1, 2027

DRUG PATHWAYS

844-385-7612

Mon-Fri: 7AM-7PM CST

Sat: 9AM-2PM CST

BEGINNING JAN 1, 2027

WKU HUMAN RESOURCES

270-745-5360

benefits@wku.edu

PREFER NOT TO CALL? LIVE CHAT AT [SMITHRX.COM](https://smithrx.com), OR EMAIL HELP@SMITHRX.COM.
NOT SURE WHO TO ASK? START WITH MEMBER SUPPORT — THEY WILL ROUTE YOU.



Thank you