



Frequently Asked Questions About 100% Abbott Drug Coverage

Q. What is 100% Abbott Drug Coverage?

A. Abbott employees enrolled in specified health plans and their covered family members can receive Abbott drugs and glucose meters at no cost. Competitor diabetic supplies are covered at regular plan benefit levels, except for alcohol swabs, which continue to be covered at 100%.

Q. What plans have Abbott drugs and diabetic supplies at no cost?

A.

Active Plans	Retiree Plans
<ul style="list-style-type: none"> ▪ UHC/Definity HRA Choice Plus ▪ BCBS PPO Plus (including Altavista/Hawaii) ▪ Wisconsin Blue Preferred POS ▪ UHC PPO Choice Plus ▪ UHC High Deductible Choice Plus (100% coverage after annual deductible except for Abbott preventive drugs) ▪ Personal Choice option ▪ CIGNA POS ▪ Piedmont POS 	<p>Not eligible for 100% coverage for Abbott drugs. No changes in how diabetic supplies are covered.</p>

Q. Where can I find a list of Abbott drugs that are covered at 100%?

A. The list is available on www.benefits.ehr.com in the Explore section under Frequently Asked Questions and on the myHR portal under Health>Medical>100% Abbott Drug List.

Q. Which glucose meters and diabetic supplies are covered?

A. The following Abbott Diabetes Care Products are covered:

- FreeStyle Lite® Blood Glucose Monitoring System
- FreeStyle Freedom® Lite Blood Glucose Monitoring System
- Precision Xtra® Blood Glucose and Ketone Monitoring System
- FreeStyle Navigator® Continuous Glucose Monitoring System¹
- FreeStyle Lite™ Strips
- FreeStyle® Test Strips
- Precision Xtra® Test Strips (blood glucose and ketone test strips)
- Precision Sure-Dose® Syringes
- FreeStyle® Lancets

Alcohol swabs are covered at 100% regardless of manufacturer.

Q. Is Prevacid® covered under this benefit?

A. No. Prevacid is not covered under this 100% benefit, as it is not an Abbott product. Prevacid is covered under your plan’s standard provisions for prescription drugs.

¹ Type I diabetes only. The Abbott FreeStyle Navigator® Continuous Glucose Monitoring System (Navigator®) is considered “durable medical equipment,” not a prescription drug. The Navigator® is covered at 100% under medical benefits in the national UHC plans, BCBS PPO Plus, Piedmont POS and Personal Choice Option for those who qualify. Not offered in CIGNA POS. Contact Abbott Diabetes Care Customer Service at (888) 522-5226 for details.



Q. Is Crestor® covered under this benefit?

A. No. Crestor is not covered under this 100% benefit, as it is not an Abbott product. Crestor is covered under your plan's standard provisions for prescription drugs.

Q. I have a Precision QID, Sof-Tact, Optium, FreeStyle Flash, FreeStyle Freedom or Exactech meter. Can I get a replacement meter covered at 100%?

A. While all Abbott meters are covered at 100%, these meters are no longer marketed or manufactured and are not available in pharmacies. For more information and to learn about Abbott's innovative, virtually pain-free glucose meters and test strips, please contact Abbott Diabetes Care Customer Service at **(888) 522-5226**.

Q. Are insulin pumps covered?

A. Insulin pumps will continue to be covered as durable medical equipment under your medical plan rather than your pharmacy benefit. Contact your health plan for coverage details and requirements.

Q. Are nutritionals (such as Ensure®) covered in this benefit?

A. Some nutritionals may be covered by your medical plan, depending on your option, but they are not included in the 100% Abbott drug benefit.

Q. Are any Abbott medical devices (such as stents) covered at 100%?

A. No. The 100% drug coverage benefit extends to Abbott prescription drugs and diabetic meters and supplies, as listed. Medical devices are covered under your plan's standard provisions.

Q. I thought Vicodin was an Abbott drug. Why isn't it on the list?

A. Abbott's major drugs - those that are actively marketed and promoted - are included on the list. We have not included Abbott's older drugs - drugs for which generics are frequently substituted. For these older drugs, not all retail pharmacies stock the Abbott brand. To ensure you get the Abbott brand, contact your pharmacy in advance to ensure it will be available when you present your prescription.

Q. Are Abbott drugs administered in a hospital covered?

A. They are covered by your medical plan, but not at 100%. Only drugs received from a retail or mail order pharmacy are covered at 100%.

Q. Is Lupron administered at my doctor's office covered at 100%?

A. Only Lupron that you receive from a retail or mail service pharmacy is covered at 100%. If your doctor purchases the Lupron for you, it will be covered under your medical benefit, but not at 100%.

Q. How do I switch the drug I'm currently using to an Abbott drug?

A. If you are interested in switching to an Abbott drug, discuss with your doctor whether an Abbott drug is appropriate for you. It may be helpful if you supply the drug list to your doctor as part of this conversation. If your doctor feels the drug is appropriate for you, he/she will write a new prescription.

Q. Do I have to meet the deductible in the UHC High Deductible PPO Choice Plus before I get 100% coverage for Abbott drugs?

A. Effective January 1, 2010, Abbott drugs deemed by the IRS as preventive (such as cholesterol lowering drugs and diabetes meters/strips) are available to you at no cost before your annual deductible is satisfied. However, to meet the IRS requirements for HSA compatibility, you will need to meet the plan's annual deductible before receiving certain Abbott drugs (including Biaxin, Omnicef, Humira, Lupron, Kaletra and Norvir) at no cost. Further information can be found on the *Abbott Drugs Covered at 100%* summary.



Q. Why aren't all Abbott products covered at 100% before the deductible in the UHC High Deductible PPO Choice Plus?

- A. The IRS only allows preventive drugs (such as those for high cholesterol and high blood pressure) to be covered before the deductible is satisfied. The excluded drugs are not considered preventive by the IRS.

Q. Will my pharmacist know that my Abbott drug is covered in full and not charge me, or will I need to pay upfront and get reimbursed later?

- A. You should not have to pay upfront. As long as you give the pharmacist your Caremark card (or UHC/Definity HRA card), pharmacists know when they enter a drug in their system that it is an Abbott drug. Let the pharmacy know that you want the brand name Abbott drug because the plan will pay for it at 100%. If you receive the generic alternative, it will be subject to applicable generic copays.

Retail

If you are asked to pay upfront, you may be getting a generic substitute for an Abbott drug and are being charged the generic coinsurance amount. If you are charged for a prescription you believe to be an Abbott drug, check with the pharmacist before you leave the pharmacy counter. Once you leave the counter, you won't be able to exchange the generic prescription for the Abbott drug. Be aware that for some older Abbott drugs with generic substitutes, the pharmacy may not stock the Abbott brand. Contact your pharmacy ahead of time to ensure they will have the Abbott brand available when you have a prescription. If you accept the generic, you will be charged the generic copay or coinsurance amount.

Mail Service

For plans with Caremark, you should always receive the branded drug –Abbott has an agreement with Caremark to never substitute our drugs. For the UHC/Definity HRA Choice Plus, you or your doctor must write "dispense as written" on your Abbott prescription to ensure it is filled with an Abbott drug.

Q. What happens if I am charged for an Abbott drug?

- A. **Retail:** If you are charged for a prescription you believe to be an Abbott drug, check with the pharmacist before you leave the pharmacy counter. Once you leave the counter, you won't be able to exchange the generic prescription for the Abbott drug.

Mail Service: For plans with Caremark, you will not be charged for an Abbott drug. Abbott has an agreement with Caremark to never substitute our drugs. If you do get charged, you should contact Caremark at **(866) 293-8009**. For the UHC/Definity HRA Choice Plus, if you do get charged, you should contact UHC customer service at **(800) 603-3813**.

Q. Are retirees eligible for 100% Abbott drug coverage?

- A. No. Retirees are not eligible for 100% coverage for Abbott drugs.

Q. Why aren't expatriates or HMO participants eligible for 100% Abbott drug coverage?

- A. The plans offered to these employees are fully insured. Abbott does not have the flexibility to customize fully insured plans for Abbott employees.

Abbott drugs covered at 100% only in the following Abbott medical options for active employees: BCBS PPO Plus, Wisconsin Blue Preferred POS, UHC PPO Choice Plus, UHC/Definity HRA Choice Plus, UHC High Deductible Choice Plus (100% coverage after annual deductible for certain products), Personal Choice option, Piedmont POS and CIGNA POS. Coverage is not available in insured medical options or retiree medical options. Abbott reserves the right to change or end this coverage at any time.