



## Pharmacy First Fill Program

Dear Policyholder;

We are pleased to advise you that our First Fill Pharmacy Program is in place. Prescription costs are the fastest growing expense in workers' compensation claims. Utilizing our First Fill program will facilitate expense control from a claim's onset. Although Workers Compensation laws do not mandate this benefit, we have elected to provide limited access to medications for new work-related injury claims in order to help injured workers get through those first difficult days after an injury and before the claim is accepted.

### What is First Fill?

- A prescription drug card program designed to ensure that the injured worker receives their initial medication as soon as possible after sustaining an injury, even before the claim is accepted as compensable. This program provides access to our national network of over 60,000 pharmacies with NO out-of-pocket costs for the injured worker. There is an \$85 cost limit and a 10 day supply limit and the temporary card expires 30 days after the injury.
- Once a claim is accepted as compensable, generally within 7-14 days, a personalized prescription card will be mailed directly to eligible claimants allowing full refills of covered prescriptions.
- Our PBM's will absorb the cost of the first fill prescription if the claim is later denied or the medications are unrelated to the injury. OneBeacon covers the costs of the first fill prescriptions for injury related medications that are medically necessary on claims that are ultimately accepted as compensable.
  - For CA, CO, CT, GA, MA, MN, NJ, NY, PA & VA, our Pharmacy Benefit Manager is TMESYS. To locate participating pharmacies, please visit [www.tmesys.com](http://www.tmesys.com)
  - For all other States, the Pharmacy Benefit Manager is FirstScript. To locate participating pharmacies, please visit [www.firstscript.com](http://www.firstscript.com)

### Employer Benefits

- Immediate direction of the injured worker to the network for better drug utilization management.
- No financial obligations for non-compensable medications dispensed.
- An efficient and effective process to assist in controlling prescription costs.

### Employee Benefits

- Use of card means no out-of-pocket expenses to injured worker.
- Card may be used at major pharmacy chains.