

**St. Louis County Self-Insured Plan  
and the  
NACo Prescription Discount Card**

**Frequently Asked Questions**

**Q: *I am not enrolled in the St. Louis County Self-Insured Health Plan. Can I use the NACo prescription discount card?***

**A:** Maybe. What health plan you belong to doesn't matter. If you are a resident of St. Louis County you are eligible for the card.

**Q: *I am enrolled in the St. Louis County Self-Insured Health Plan. Can I use the NACo prescription discount card?***

**A:** Maybe. What health plan you belong to doesn't matter. If you are a resident of St. Louis County you are eligible for the card.

**Q: *Can my family members use the NACo prescription discount card?***

**A:** Yes, if they are residents of St. Louis County.

**Q: *Will my pharmacy accept the NACo prescription discount card?***

**A:** Possibly. Ask your pharmacy or find a list of participating pharmacies at [www2.caremark.com/naco](http://www2.caremark.com/naco).

**Q: *Will the NACo prescription discount card benefit me if I have insurance?***

**A:** Possibly, but most likely no. The program behind the card was designed to aid those who are uninsured or underinsured. You can use insurance or the discount card but not both. The card will not apply a discount to your drug co-pay. If your prescription does not qualify for insurance coverage, you could save with the NACo prescription discount card.

**Q: *How do I know if the better deal for me is my insurance or the discount card?***

**A:** You can ask to have your insurance card and the prescription discount card run through separately at your pharmacy to see which card yields a lower price. You can also type the name of your drug at [www2.caremark.com/naco](http://www2.caremark.com/naco) for an instant price quote. The average discount with the NACo card is 23%. The St. Louis County Self-Insured Plan, on average, pays 86% of the full cost of covered medications.