



AVAILABLE IN JULY

Home Delivery with



Increasing the Value of the Pharmacy Benefit

NOW MORE THAN EVER, plan sponsors must drive out waste and support better health outcomes through their pharmacy benefit. Home Delivery from the Express Scripts Pharmacy helps deliver both. With our new **Bill Me Later**® payment option, we've made the transition to Home Delivery convenience and savings easier for members. In fact, 74% of members say they would switch to Home Delivery if they could pay for orders over time.



Bill Me Later Facts at a Glance

- The required credit check takes just seconds.
- Orders of \$150 or more are eligible for "No Payments for 90 Days."
- Qualifying customers pay no interest if balance is paid in full within the promotional period.
- Customers can use Bill Me Later for purchases under \$150 (25-day grace period).

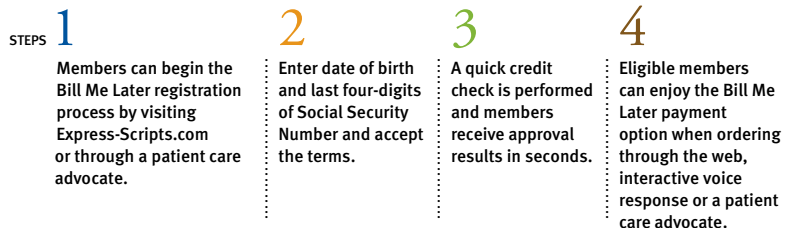
Bill Me Later Benefits

Of course, we've always offered a variety of payment options, including check, money order or credit cards: VISA®, MasterCard®, American Express® and Discover®. Now, we've partnered with Bill Me Later to offer:

- **Special financing offers such as "No Payments for 90 Days."**
- **Sign up and approval in just seconds.**
- **No wallet. No wait. No worries (All members need to do is supply the last four-digits of their Social Security Number and their date of birth and accept the terms).**
- **A name members trust (More than four million consumers have used Bill Me Later on popular consumer Websites).**

How Bill Me Later Works

Your members may have wanted to try the ease and convenience of Home Delivery but hesitated to order a 90-day supply. Now they can. And it's so easy.



Choose Home Delivery and Give Members More Options

Home Delivery from the Express Scripts Pharmacy is the chosen delivery channel for plan sponsors looking for optimal health outcomes, uncompromising safety standards and member satisfaction in a pharmacy benefit. Through Bill Me Later, members can realize even more value and savings.

Bill Me Later® Frequently Asked Questions

Q1. What is Bill Me Later?

A1. Bill Me Later is a new third-party payment option that Express Scripts will be accepting as a form of payment over the Web and phone. Beginning July 1, 2009, Express Scripts will accept Bill Me Later, MasterCard®, Visa®, Discover® and Amex®.

Q2. How do members sign up for a Bill Me Later account?

A2. Members can sign up right on the Express Scripts Website or through an Express Scripts Patient Care Advocate. Simply choose Bill Me Later as the payment method at checkout, answer a few quick questions, accept the terms and that's it. Approval only takes a few seconds. Members will then receive a bill in the mail directly from Bill Me Later. There is no sign up prior to making a purchase, and there is no sign-up fee.

Q3. What is Express Scripts promotional offer with Bill Me Later?

A3. Orders that are at least \$150 qualify for "No Payments for 90 Days." Members will receive monthly statements for purchases but no payments are due for 90 days. Members can make payments at any time during the 90 day period. If the member pays for the purchase in full by the 90 day expiration date, they will not be billed Finance Charges. Otherwise, Finance Charges will be billed from the transaction date.

Q4. Is there an annual fee?

A4. No. There is no annual fee for using Bill Me Later.

Q5. What is the annual percentage rate?

A5. **The annual percentage rate is 19.99%. The minimum finance charge is \$2.** Of course, members can choose to pay their entire balance by the payment due date and pay no finance charges.

Q6. Does Bill Me Later protect members from liability for unauthorized charges?

A6. Yes. Bill Me Later provides "zero fraud liability" protection; the same protection provided by most major credit cards. This means members are not responsible for unauthorized charges. And Bill Me Later has been designed with other features to help protect against unauthorized use of their account. Member identity is validated with top-of-mind information, such as date of birth and the last four digits of their Social Security Number. This means there is no account number that can be lost or stolen.

Q7. What does "Subject to Credit Approval" mean?

A7. Bill Me Later is a credit account that members can use to make purchases. CIT Bank will review and consider their credit report and other credit-related information prior to approval. Creditworthiness is determined by CIT Bank.

Q8. Are members' credit reports reviewed every time they make a purchase?

A8. CIT Bank does not review their credit report for each transaction. However, their credit report may be reviewed for some transactions and periodically to provide members with the maximum buying power possible.

Q9. Will members have a credit line and how much is it?

A9. CIT Bank does not issue a credit line. To enhance their convenience, security and buying power, CIT Bank approves and extends credit for each transaction.

Q10. Where else can members use Bill Me Later?

A10. Bill Me Later is available at more than 1,000 online stores, catalogs and travel partners. A complete list of the retailers that accept Bill Me Later is provided on the Bill Me Later Website at www.billmelater.com.

Q11. How can members contact Bill Me Later to find out more about this payment method?

A11. Members may visit the Bill Me Later Website at www.billmelater.com. Members may also view the Bill Me Later Terms and Conditions including the Privacy Policy at this site.

