

A MESSAGE FROM OUR CHAIRMAN AND CEO

In 2015, the management team and I sat down and revisit our mission statement and strengthen our core values to reflect the changes happening in our organization. During that time, we also established a goal: PROFITABLE GROWTH.

In the last four years, the Danella organization, has continued to grow, with the addition of Danella Power Services, Danella Storm Services, Danella Rail Services, and Danella Construction of Alabama. We now offer countless new services to our customers including vegetation management and tree trimming. We have also expanded our communications, rails, and electric capabilities.

In April of this year, our growth continued with the expansion of Danella into the state of California. Danella Power Services of CA (DPS-CA) marks a new venture on the West Coast for construction services. Our electrical construction knowledge is being challenged, as our crews begin work in the mountainous regions of Southern California



Pictured left to right, James Danella, Frank Renner, and Joseph Spause, as crews began to leave the Pennsylvania Headquarters for Southern California.

to improve outdated transmission systems. More about the progress in California can be found in our feature article on Page 4 of this *Danella Pride* issue.

I want to extend a warm welcome to our new employees who have joined our team over the last several months. Thank you to all our existing employees for their hard work in developing new customer relationships and building Danella Power Services of California.

This is an exciting time, as we continue to grow as an organization. Let us all continue to challenge our knowledge and seek out new knowledge, so we all can grow.

James D. Danella



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Scholarship

> Full-time employees with a child accepted to Villanova University for the Class of 2020 are eligible to submit an application form to be considered for The James D. and Carmen A. Danella Endowed Scholarship. This scholarship supports a full-time student over the course of four years at Villanova. Contact Shauna Zitron at szitron@danella.com for additional information.

Congratulations



The Danella Line Services team welcomed a new baby girl, Jamie Snider in April. Derek Snider and wife, chose Jamie's name in memory of Jim Koch. Jim was a long time Danella

employee who sadly passed away in 2016.

Michael Green, Operator for Danella Rail Services, and partner Paola Maria Delmonte Mendez welcomed Axel David to the world in May 2019. Axel made his debut



weighing a whopping 6lbs, 5 oz and was 20 inches long.

COMPANY NOTES

Near Miss Safety Award

In April, a serious near miss was avoided in New York City, when foreman Manuel Ferreira and crew stopped work due to a broken and cracked electric conduit. The crew was hand-excavating to expose a steam main, when they came across the electric cables. The cables were not hit by any tools or touched, but were sparking when the crew was moving the soil around the cables. The job was shut down due to the electric fault, and crews stayed on standby until the customer's electric team was able to make repairs and clear the fault.

Thank you Manuel for recognizing the dangers and stopping work to avoid serious injury to your fellow Danella employees. Congratulations on being the first recipient of the Near Miss/Stop Work Safety Award.



Don't forget to submit your near misses to your management team so you can be entered every month and quarter into this new award program. For more information, speak to your management team.

PHOTO CONTEST

Want to see your photos in the next issue?

Send your high-quality photos, featuring our logo and work, to **news@danella.com**, and have a chance to win a gift card.



RUNNER-UP WINNER:

Rob Kaliner Resident of New York City

DCC-NY Crew working in Manhattan





OUR NEWEST OPERATION: WELCOME TO CALIFORNIA

Since our expansion in the early 1980s, Danella has been seeking opportunities that will result in profitable growth. In April of 2019, the next step in continuing to fulfill our goal of growth took place with the addition of a new power division to our organization: Danella Power Services of CA, Inc. (DPS-CA).

Known as the Western headquarters to many Danella executives, this office embarks on a new journey and expanding on old and new lines of work. Companies within California are just some throughout the West Coast that for years had to put power and other infrastructure utility work on the back burner.

Since 2018, Countless hours have been spent, speaking with new customers, vendors, and utilizing our in-house staff to ensure that we could hit the ground running with contracts in hand in Southern California.

The Journey Starts

Early April 2019, the journey began to our new office in San Bernardino County. A cross-country road trip commenced for many members of our team, as we relocated numerous vehicles, pieces of equipment, tools, and staff. Over 2,700 miles were traversed. All of this to ensure that DPS-CA's new yard in Redlands, CA, would be properly equipped for power work.

In addition to our current equipment and vehicles, additional pieces were purchased to ensure adequate and updated machinery was not only available, but up to brand standard with logos and graphics.

Our Work

Danella Power Services of California has since begun work in the Lake Arrowhead, CA area performing energized distribution work for a large electric company. Over 100 I.B.E.W. Linemen, numerous CMCs (Construction Material Coordinators), and office staff are working tirelessly seven days a week to undertake a bottleneck of work that needs to be completed to ensure safe power distribution to millions of customers. More linemen,



Above, Crews working in the Lake Arrowhead, CA area. Photo Credit: Dave Pancoast, Corporate Safety Manager

CMCs, and office staff are being added every day to the team to ensure the success of our new western location.

The projects at this point include working in somewhat isolated mountainous terrain updating outdated electrical distribution lines. Some of the areas in which we are working are topographically challenging and have resulted in a lot of problem solving on our team's part. In addition, crews have to be aware of endangered species of flora and fauna, which adds to the challenge.

But the team is keeping their energy high and expanding their knowledge. Joe Spause elaborated, "I am extremely proud of and

SPOTLIGHT

grateful to the men and women who are working tirelessly to bring the Danella Way to the West Coast. The team led by Frank Renner, Shaun Sizemore, and Eric Moody have been amazing in building out our West Coast Headquarters. The energy, momentum, and dedication behind this expansion has been an exemplary example of taking "Pride in Everything We Do."

Thank You

Jim Danella would like to recognize everyone who has put in countless extra hours to ensure the success of the California project. Special thanks to everyone from our Pennsylvania location who has been either traveling to or staying in California for the duration of the start-up, including: Joe Spause, Tom Tacconelli, Baldev Gurm, Frank Renner, Eric Moody, Corbin Rittle, Jean-Phillipe Flores, Dave Pancoast, Taylor Murray, and countless others. Thank you to Cheryl Guffey, Tom Carter, Thomas Yacavino, Sandra Finn, Dolores Higley, Mark Smith, and the rest of our IT, accounting, payroll, and safety staff for their work in ensuring we are stepping off on the right foot.

Thank you also to the Danella Rental Systems team, Tom Walsh, Ted Hawkins, Pat Donahue, Fred Clohecy, the office staff, and all the mechanics for their help securing new equipment and ensuring the Danella brand is properly represented.

We are looking forward to many, many years in California, as we work towards establishing ourselves further in the Western United States.



Pictured left to right, the Jefferson Medical Danella Scholars, Yousif Hanna, Simone Khouzam, James Danella, Mary Jo Danella, Corey Savard, and Anthony Fragola

Congratulations Grads!

A huge congratulations to the Danella Scholars who have graduated from Jefferson University and Villanova University in May. Two Jefferson Scholars, Corey Savard and Anthony Fragola, pictured above, will both be entering into their residencies. Corey, graduated Cum Laude, and will be holding residencies in Internal Medicine at Lankenau Medical Center, PA and also in Radiation Oncology at the University of Maryland Medical Center, MD. Anthony graduated Magna Cum Laude, and will be completing his residency in Internal Medicine at the Mayo Clinic School of Graduate Medical Education, MN.

NEW

RENTAL TEAM EXPANDS YELLOW IRON FLEET

As the construction services of Danella expand, so have those of Danella Rental Systems. The fleet continues to grow, and along with replacing older equipment, we are adding more units to our inventory, including new backhoes, pickups, bucket trucks and digger derricks to meet our customer's demand.

Since the beginning of 2019, we have expanded the equipment offered to customers. For the first time, we have added two CAT 966M massive yellow iron front loaders. The two units have an operating weight of 51,176 lbs, and can hold close to 10 cubic yards depending on the bucket attachment. Currently on rent, two of these machines are stationed in California working in the rail construction sector. Pictured to the right is Jim Danella with one of the loaders before shipment to California.

In addition to adding the CAT 966Ms, Danella Rentals increased the number of Pettibone Speed Swings in our fleet (pictured bottom right). The Pettibone is a great piece of equipment for the rail industry due to its versatility, adaptability and multiple attachments. Currently, the Pettibone Speed Swing is produced in limited quantities.







Throughout the past 47 years, Danella has always adapted to the shifts of the construction industry. In the late 1970s, Danella had to adapt to the demands of new customers, in new locations, with new types of work. J. Daniel & Company was formed in 1981 and led by long-time employee, Price Jackson. This new division was in response to the availability of new communication work in the Cincinnati, Ohio area. By 1994, the division had grown with a proven track record and was looking to hire additional accountants. Vicki Iler was soon hired, and she quickly became an important part of the J. Daniel family

For the last 25 years, Vicki has continued to take on new roles and adapt to the needs of our organization. She is a key part of the day-to-day business, wearing many hats in her Accounting and Office Manager role. Vicki said she has "loved working for J. Daniel since day one. Price Jackson, the Vice President at the time, and the Controller, welcomed me and made me feel like I was an important part of J. Daniel from the very beginning. I learned a great deal from them and they are still an important part of my life. I guess you could say they are part of my family."

Vicki grew up in Loveland, OH, and married her high school sweetheart, Scott. They moved to Alabama right after graduation, but after a few years realized it was time to go home. In Alabama, Vicki worked for a semi-truck dealership and at an advertising agency in their accounting departments. "I loved living in the south but became very home sick once my sister had my niece, so we decided to move back to Ohio."

At first, Vicki was not drawn to working in the construction field. She thinks the construction industry found her, and that's how her career happened. Even though her grandfather was a heavy equipment operator, and she always loved watching him and hearing him talk about the industry—she had never thought of working the industry herself. But she was great with numbers and enjoyed working as an accountant.

Vicki quickly grew in her position at J. Daniel. One the then Controller left to start her own company, Vicki was given a promotion to

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"I have known Vicki for twenty-five years. She has always been a hard-working individual who can and will take on whatever responsibility necessary..."

Dan Derenski, Division Manager, J. Daniel

PUT AN END TO THE DISTRACTED DRIVING TREND

Doug Coleman

Safety Manager, DCC-FL

I want to open your eyes, not to a problem, but to an epidemic that we, as a society, are facing every day: distracted driving. In 2017, Distracted Driving claimed 3,166 lives and the total for 2018 is not available until late 2019. That is one too many lives claimed by this erratic driving behavior.

Distracted Driving comes in many forms these days; everyone is aware of the dangers of distracted driving. Danella employees are trained to notice these dangers and to address the issues in their behaviors through the Smith System training during safety orientation. However, reminding one's self of the dangers is essential to reducing the deaths cause by distracted driving.

Cell phones in this day and age can be considered to be the largest distraction, especially due to constant access to email and social media like Snapchat, Instagram, and Facebook. Most states have, or are in the process of passing laws about using cell phones and texting while driving. Most states now have laws that make it a primary offense for texting while driving, meaning you can be cited on the spot. Most people believe they are not distracted and that an accident cannot happen to them while using their phone.

Even hands-free driving is beginning to be regulated, with several states now having laws for those partaking in Bluetooth conversations while driving. I was once asked by former Division President, Joe Hemple about Hands-free driving. His question was, "have I ever noticed that I was distracted while talking on the phone hands-free?" At first, I thought, no. But Joe made a point, did I ever miss a turn while being on the phone? That was an immediate yes; I have missed a turn or two. I missed those turns because I was distracted by the phone call. Hands-free driving may be considered safer, but it is still one of many forms of distractions out there while driving.

When we place ourselves behind the wheel of a motor vehicle, the primary focus should be on getting from point A to point B safely, not who's calling, what's on the radio, who's texting, what others are doing in the car, or eating while driving. It is important to just focus on the road.

Our phones are not the only distractions out there these days. Distractions range from sign twirlers to moving mobile billboards with videos playing. Pedestrians are also more of a threat because they are walking and texting at the same time. I have witnessed people walking into a street while texting without looking (luckily the driver of the vehicle was focused on the road). I have seen individuals walk into street signs or a tree because their focus was on their device, not on where they were walking.

SAFETY TIP

OSHA points out several ergonomic ideas that can help eliminate the risk of injury from manually digging:

- Avoid twisting at the torso, move your feet and turn your entire body when digging or moving dirt.
- Use tools with long handles to prevent excessive bending.
- Use the correct shovel for the job:
 - Round-bladed shovels for sand and dry earth.
 - Square-bladed shovels for coarse material.
- Use shovels with a rolled step for digging in hard earth.
- Alternate between shoveling on the left and right side of the body.



While driving a motor vehicle, a distraction of changing a stereo station or reaching in a bag for a burger, fries or a drink can be deadly. When your eyes leave the road for 3-5 seconds, a pedestrian or a child could walk out in front of you. Could you imagine? Your life along with several other innocent lives would be changed forever.

We as drivers for Danella, and even while off the clock and driving our own personal vehicles, need to change the way we think about driving. Remember a mid-size vehicle weighs approximately 3,000 lbs., traveling 55mph and in 5 seconds can travel the distance of a full football field.

Let's put the focus of our attention back on driving safely. Let's Arrive Alive. Don't Text and Drive. Focus on the road while driving that heavy load!

REMINDER: If you see an unsafe working condition at a job site use your STOP WORK AUTHORITY. Report the issue immediately to your supervisor and correct the issue before proceeding to do work. If the issue continues call the Safety Hotline at (888) 676-SAFE.

WELLNESS

Danella's Employee Assistance Program is There for You



Robin BenderBenefits Administrator and Wellness Coordinator

In every Danella Pride, we remind you of the important and free benefit, Danella's Employee Assistance Program (EAP) and health advocacy benefits, offered to employees through Health Advocate. Danella believes it is important to give

our employees resources to help them deal with insurance questions and tough times when you, your family, or your parents and in-laws need a little extra assistance.

Our daily lives can be so busy and sometimes it can be overwhelming. It can be hard to get everything we need to get done and make sure we take care of ourselves.

Occasionally, we need to take a step away. Finding a reason to laugh, taking a walk with a friend, meditating, or playing with a pet can go a long way in helping you get both physically and mentally healthy. Things that can help your overall well-being are:

- Finding balance between work and play, the ups and downs of life, physical health and mental health, can help towards focusing both mind and body.
- Living a healthy lifestyle may not be easy but can be achieved by gradually making small changes and building on those successes.

- Humor, spirituality, recreation, animal companionship, and work-life balance are important for everyone, but may be of special importance to people also living with chronic illness and those who care for them.
- Keeping the company of animals whether as pets or service animals— can have a profound impact on a person's quality of life and ability to recover from illnesses. A pet can be a source of comfort and can help us lead healthier lives.

Danella wants everyone to know that our employees' and their families' overall well-being is important.

Do not hesitate to make a phone call to Health Advocate or go on their website to help you with understanding your medical coverage, finding a doctor, or assisting with claim issues. If you are overwhelmed and need assistance with a family member or yourself, please reach out to Health Advocate. Be assured that all the information i confidential and that no information is reported back to Danella.

There are so many ways that Health Advocate can help dealing with the daily challenges of life. Reach out to Health Advocate at 866-799-2728 or go to their website @ healthadvocate.com/members.

SYMPTOMS AND MANAGEMENT OF ALZHEIMER'S DISEASE

As we age, it is common to have minor memory slips like forgetting where we put our phone, keys or glasses. Do you wonder whether it is "age-associated memory impairment," which is normal or is it Alzheimer's disease.

Alzheimer's is the most common form of dementia which affects people over 65, but can be found in people as young as 40. It is a progressive brain disorder that affects the memory, concentration and decision making tasks.

SYMPTOMS/STAGES OF ALZHEIMER'S

There are many symptoms and stages of Alzheimer's and the length of time between when the first symptoms begin and the last stage is about 9 years, but it varies widely. In the early stage, there is confusion and forgetfulness. Recent events and conversations are often forgotten, but distant memories may be remembered clearly. The patients may also lose important items. Moving into the middle stage the individual needs more help with daily tasks and may forget how to do simple tasks. They also may become restless, moody and unpredictable and forget family members and get lost in familiar places. In the last stage they may entirely lose their memory, judgment, and reasoning and will need help with every aspect of daily life.



MANAGING ALZHEIMER'S

Medication may improve symptoms in some cases. Consult with doctor to see if this is a possibility. Developing a management plan for care and supervision is essential, as well as regular doctor visits.

When caring for a loved one with a serious medical condition, whether it is Alzheimer's or another condition, it is imperative to have support. Health Advocate's services, which are discussed in the above article, are available for you and your family to assist you whether it is for eldercare or if you just simply need to talk.

401(K): UNDERSTANDING TARGET DATE FUNDS

When it comes to investing your money, it's all about building a portfolio that is appropriate for your age, circumstances and risk tolerance. Putting in the right ingredients in order to get your desired end result is sort of like baking a cake. It really is NOT about timing the market, choosing that one right investment or being an investment expert. Asset allocation is dividing your investment dollars among the three asset classes - stocks, bonds and cash. Using different investment styles, called diversification, may help reduce risk and enhance returns by reducing your exposure to market downturns in any one investment style.

There are two different routes you can take when building your portfolio. You can create your own mix, or you may want to use a "premixed portfolio" called a Target Date Fund where the portfolio is professionally managed, allocated and diversified. With a Target Date Fund, you can eliminate the guesswork that may be involved in assembling a portfolio of individual mutual funds while still benefiting from a fully diversified portfolio tailored to your investment objectives and anticipated retirement date.

A Target Date Fund invests in multiple mutual funds and other investment products rather than directly in individual stocks or bonds. With a Target Date Fund, an investment professional builds a portfolio of underlying mutual funds. The allocation mix of those funds are geared towards the fund's targeted retirement date. Target Date Funds are designed to be long-term investments for individuals with particular retirement dates in mind. The name of the fund often refers to its target date. For example, in The Danella Companies Plan, the suite of Target Date Funds is the JPMorgan and the JPMorgan SmartRetirement 2030 Fund. Both funds are designed for individuals who intend to retire in or near



the year 2030. Target Date Funds, which are often mutual funds, hold a mix of stocks, bonds and other investments. As the target date nears, the fund's manager shifts the asset allocation of the fund to a more conservative risk profile. Some potential advantages of a Target Date Fund is convenience, instant diversification and professional management.

You can obtain more information on specific JPMorgan SmartRetirement Target Date Funds on the Retirement Directions Website under "Fund Information" or by calling 1 800- 374-4631 between the hours of 8:00 AM and 10:00 PM ET.

WELLNESS DATES TO REMEMBER

- Biometric Screening Due: Oct 31, 2019
- Health Risk Assessment (HRA): Oct 31, 2019
- Earn 400 Wellness Points: Oct 31, 2019

Reminder: SwiftMD

SwiftMD, a Telemedicine service, is just one part of the health benefits provided to you and your family by Danella. You are automatically enrolled in this benefit if you enroll in Danella's medical/Rx plan. SwiftMD's certified doctors can assist with common medical conditions such as allergies, rashes, pains, fever, and flu. For more information or to utilize the benefit, contact SwiftMD any time 24/7 by calling 833-794-3863 or going online at mySwiftMD.com.

Need a Safety Refresher?

Check out our Safety Training Videos by searching Danella Companies on YouTube to learn about important safety reminders.



CATCH UP WITH OUR DIVISIONS AND THE WORK THEY DO TO SUPPORT OUR NATION

Danella Atlantic Corporation (DAC)

> DAC was recently awarded work for AT&T in Virginia and Maryland.

Danella Construction Corp. of CT (DCC-CT)

> DCC-CT has successfully completed a 12" directional drill project in Westchester and continues installing HDPE gas mains and services throughout the county.

Danella Construction Corp. of NJ, Inc. (DCC-NJ)

- > DCC-NJ has been awarded several projects, including underground electrical manhole and conduit projects. Additionally, the team has completed over 23,000' of gas main and gas services in Southern New Jersey. The team is continuing to expand their services and work within the region.
- > Two new offices have opened in Newark and Hammonton.

Danella Construction Corp. of NY (DCC-NY)

- > DCC-NY continues on the installation of the second mile of the "Bronx Border to Hunts Point" 36" steel gas transmission main while exploratory test pitting for the design of the third mile of the same project continues.
- > DCC-NY Steam Operations continue into the second year of a five year contract with 24/7 construction and repair of steam mains and services throughout the city of New York.

Danella Construction Corp. of PA (DCC-PA)

- > The DCC-PA team was recently awarded a job in Lower Merion Twp., PA for 1 mile of water main services.
- > Nine more team members have finished operator qualifications to perform live gas work in Philadelphia, for Philadelphia Gas Works.

CONTINUED PEOPLE OF DANELLA: VICKI ILER

Continued from Page 6

Accounting / Office Manager. But, Vicki's title is deceiving as she does much more: "I do more than just accounting, even though that is a huge part [of my job]. I work with the employees, assisting them with their benefits packages and engage in the wellness program. I also work with the employees if they have any computer-related issues. I manage anything that has to do with the building, such as cleaning and scheduling maintenance and repair. Working with the sub-contractors, I make sure their contracts and insurance are current." The most difficult part of her job is telling people, "No." She is always ready to help others, but often results in her not meeting her personal deadlines.

Dan Derenski, Division Manager, spoke highly of Vicki's dedication, adaptability, and reliability: "I have known Vicki for twenty-five years. She has always been a hard-working individual who can and will take on whatever responsibility necessary to ensure J. Daniel & Company runs smoothly. I greatly appreciate the hard work Vicki puts into our business."

Vicki's dedication to the team at J. Daniel was apparent in 1998 when the decision was made to build a yard at the current 1975 Phoenix Drive location. The facility was built to bring everyone together under the same roof; garage, project management, accounting, and more—who had all been separated in the previous yard in trailers and the small metal garage. The new facility was still being constructed when Price Jackson asked Vicki to come and help him figure out where the electric and telephone outlets should be placed—the walls were still just metal frames. Not long after, Vicki and Mike Meader had to take on the responsibility of completing the project as Price had to have

knee replacement surgery. Vicki's dedication is one of the reasons an Open House was possible in December of 1998 for the new building.

Shortly after returning home from Alabama, Vicki and her husband welcomed their son, Brandon into the family. They now vacation with him and their daughter-in-law Julie down south, enjoying the weather, boating, and fishing. In recent years she has also made a change in her life and joined a walking/running group called the Fleet Feet.

With her sister she participates in 5ks, 10ks, and half marathons, including the Cincinnati Flying Pigs, Cincinnati Queen Bees, Cincinnati Heart Mini, and the Columbus Children's Hospital.

Notably, the construction field is male dominant, so when asked if she could provide any advice to women considering careers in construction,



Vicki explained: that no matter if you are in the office, safety, or in the field, it is important for you to learn every aspect of the job, and to do the job to the best of your ability.

Safety is a huge part of doing the job right, and J. Daniel makes it a priority to provide employees the equipment to do their job safely. Vicki explained, "We want our employees to make it home every day to their families. We take pride in doing a job right and on time."

Vicki would like to extend a thank you to all of the employees of J. Daniel for their hard work and dedication. It takes a team. "You are the face of J. Daniel and Danella."

TEAM UPDATES

Danella Line Services (DLSI)

> A multi-year contract was awarded to DLSI for Verizon for small cell site work in New York, Virginia, and Maryland. Additionally, two jobs were awarded by AT&T for the Boston, MA area and several contracts are currently ongoing in the Philadelphia region.

Danella Rental Systems, Inc. (DRSI)

- > On April 27, the 31st Annual Danella Equipment Auction was held. DRSI would like to thank all of the employees involved in making the day a true success for the Danella organization. A photo from the day is to the right.
- > DRSI recently purchased two CAT 966M Front Loaders, a first for our fleet. More information on Page 5.



Wellness: Things to Remember When Getting a Prescription Filled



Robin Bender

Benefits Administrator and Wellness Coordinator

There are many questions that can arise when getting a prescription filled. Why didn't they or why won't they give me the exact medication that my doctor prescribed, or why won't they refill my prescription?

Many factors determine what medication will be disbursed by the pharmacy. Additionally, several parties are involved in the decisionmaking process, including you, your doctor or other healthcare professionals, the health insurance company, and others.

How do I know if I didn't get what I was prescribed?

The pharmacist or the mail-order pharmacy, in most cases, should inform you if the medication given is a substitute, but this is not always the case. For mail-order, call the customer service number provided by a mail-order pharmacy. In most cases, if the doctor did not indicate no substitutions, you may receive the generic equivalent. To help ensure that you get what was prescribed:

- Ask your doctor to mark "medically necessary," "may not substitute" or "dispense as written" on all of your prescriptions or electronic prescriptions. This helps to ensure your pharmacist will check with you and your doctor before making any substitutions.
- Ask your pharmacist to add a statement to your records that you
 do not want any medications substituted unless you and your
 doctor approve.
- Call your health insurance company when you receive the prescription to confirm the medication is covered by your plan.
- At the pharmacy counter, check your prescription before paying to confirm it is the same medication you were prescribed because you may not be able to return it for a refund.



Why am I having problems getting the medication my doctor prescribed?

The medication prescribed may require a prior authorization or the condition that is being treated requires "Step Therapy." In managed medical care, step therapy is an approach to prescriptions meant to control the costs and risks posed by prescription drugs. The program encourages the use of the preferred drug (less-expensive) prior to the utilization of a non-preferred drug (more expensive). The preferred drug is a well-supported treatment option and represents the most cost-effective drug for a given condition. Prior authorization is a process used to determine if they will cover a prescribed procedure, service, or medication. The process is intended to act as a safety and cost-saving measure, but has become time-consuming and a delay.

Why can't I get my prescription refilled when I have refills remaining?

Refills of prescriptions are based on the number of "days supply" in the prescription. For example, a prescription for a 30-day supply can generally be refilled at day 27 or 28. Depending on the type of medication, refilling earlier than that may or may not be permitted. Insurance companies regulate the ability to refill prescriptions earlier than scheduled, which vary by the type of medication. For example, a person who takes medication to manage diabetes may have different guidelines than a person who takes narcotics regularly to manage pain. Most insurance plans have "vacation exceptions" or "emergency exceptions" to cover common reasons why a patient may need a prescription early.



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