

Understanding Your Pharmacy Benefits

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To assist with receiving the highest quality of care at the most affordable price, your pharmacy benefit program has been designed to include tiered levels of prescription drug coverage. These levels are described in the table below.

Why is it important to understand my pharmacy benefit?

Getting the most out of your healthcare coverage is important. Understanding your pharmacy benefit can help you save money on the cost of your prescriptions. When medicines are needed to treat a health condition, be sure that you understand how to get the most effective drug treatment while controlling the cost of your prescriptions.

What is a tiered copayment pharmacy benefit and how does it work?

A tiered copayment benefit means there are several possible copayment levels in your pharmacy coverage. A member's responsibility is based on the prescription drug being purchased. For example, the first tier represents a preferred generic drug that has the lowest copayment. Other products may be required to be obtained at our specialty pharmacy, Accredo. (*Accredo is a specialty pharmacy that serves patients with complex and chronic health conditions.*)



**Even if you are on a high-deductible plan without copayments, you can ask your doctor to prescribe drugs from lower tiers to save on your out-of-pocket pharmacy costs.*

Traditional Drugs

Tier 1: Preferred Generics

Generic medications contain the same active ingredient(s) as their corresponding brand name medication and have been approved by the *Food and Drug Administration (FDA)* for therapeutic equivalency to their brand name product. **These products are the least costly.**

Tier 2: Non-Preferred Generics

These generic medications are more costly than the preferred generics.

Tier 3: Brand Formulary

Medications that have been reviewed by the *Pharmacy & Therapeutics Committee* and found to have therapeutic advantage or overall value over non-formulary medications, factoring safety, efficacy, and cost.

Tier 4: Brand Non-Formulary

Medications that have been reviewed by the *Pharmacy and Therapeutics Committee* and found not to have a significant therapeutic advantage or overall value over alternative formulary products.

Specialty Drugs

Tier 1: Preferred Specialty Drugs

These medications can be injectables or orals that are extremely expensive, must be filled at a specialty pharmacy, and may need special instructions and handling.

Tier 2: Specialty Drugs

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MAXIMIZE YOUR BENEFITS

Sometimes it's possible to swap your prescription for an over-the-counter drug, a great way to save dollars. Staying on top of need-to-know prescription information can save you money and also save your life—or the life of someone you love. Take charge of your medications!

PHARMACY QUESTIONS

What is a formulary?

A formulary is a list of prescription drugs that PHP encourages our doctors to prescribe when appropriate. This formulary was developed with the help of area doctors and pharmacists. The formulary is updated quarterly and may change at any time.

Why am I requested to split tablets?

Many prescription drugs actually cost the same amount, regardless of the strength, meaning that a 20mg pill of a certain medication could cost the exact same amount as a 40mg pill. Specific medications are appropriate for tablet splitting and can offer immediate out-of-pocket savings to you. Talk to your doctor or pharmacist prior to tablet splitting.

How do I submit a claim for a prescription if I used a discount card like GoodRx?

We are often asked, if there is a better price through GoodRx or another discount card, can that be used instead of my PHP benefit? The answer is yes! And you can get a credit toward your out-of-pocket or deductible for it as well by visiting phpni.com and submitting the receipt within 90 days of purchase.

To submit the receipt go to **Pharmacy > My Pharmacy Services**. From there click **Benefits > Forms**, then find 'Start a Claim'. Be sure to have a picture of the receipt from the pharmacy ready to upload.

Is prescription mail order service available?

Yes, PHP partners with Express Scripts Pharmacy®, a pharmacy benefit management (PBM) organization that provides integrated pharmacy benefits including delivery that includes fast and convenient delivery of maintenance medications directly to your home up to a 90-day supply. You only pay the copayments as determined by your benefit plan, just as if you were receiving a prescription filled at the local pharmacy. Express Scripts can be reached at **1-866-544-7895** or click the **My Pharmacy Services** button at phpni.com. To obtain a mail order form or for information about the mail order program, please contact **PHP Customer Service**.

What if I am traveling and need medication?

If you are traveling and a medical emergency occurs that requires prescription medication, simply take your prescription to one of our 60,000 participating pharmacies across the nation, including Walgreens, CVS, and Walmart Pharmacy locations. If you are unable to locate a participating

pharmacy, take your prescription to a local pharmacy. You may be required to pay the full price of the prescription. When you return home, submit the pharmacy claim for reimbursement. In order for PHP to consider your claim, you must include the receipt, name of the medication, quantity, diagnosis, date of service, and your member name and number.

Are pharmacy services available on the Web?

At our site, phpni.com, you can refill prescriptions and check for possible drug interactions. You can also download the Express Scripts application for your smart phone.

How can I lower my costs and save money on my drug prescriptions?

By asking your doctor if a generic drug is available for the treatment of your medical condition, you may become eligible to take advantage of savings by lowering your pharmacy costs. To allow for generic drug substitution, ask your doctor to use the signature line located on the right side of your prescription.

Where can I find additional information on prescription drug benefits?

For more information, and for a complete listing of the pharmacy providers in our service area, call **PHP Customer Service** or visit the **Pharmacy and Provider Network** sections of our site at phpni.com.

Can I use a copay assistance program or discount card?

Yes, but members are required under this contract to pay the applicable cost sharing, which includes the deductible, copay, or coinsurance as shown on the **Schedule of Benefits**. The requirement to pay the applicable cost sharing (*deductible, copay, or coinsurance*) cannot be waived by a provider, a pharmacy or anyone under any "fee forgiveness", "not out-of-pocket", "discount program", "coupon program" or similar arrangement. If a provider, pharmacy or third party (*other than family*) waives, discounts, reduces, or indirectly pays the required cost sharing (*deductible, copays, or coinsurance*) for a particular claim, the applicable cost sharing met by the member on the claim will be reduced to reflect the amount of such waiver, discount, reduction or third party payment. The total amount accumulated toward any overall deductible and/or maximum out-of-pocket amounts will also be reduced by the amount of any discount.