



prescription drug

Q & A:

Your Prescription Drug Benefit

HARVARD PILGRIM'S 4-TIER PRESCRIPTION DRUG PROGRAM WITH \$5 COPAYMENTS FOR TIER 1!



Harvard Pilgrim’s prescription drug benefit gives you and your doctor even more choice and opportunities to save. Your coverage includes an innovative 4-Tier Prescription Drug Program to help make paying for medications more affordable – including a money-saving, \$5 Tier 1. Keep reading for answers to some common questions about your prescription drug coverage.

(NOTE: This Q & A provides highlights of your prescription drug coverage. You will receive a complete description of your pharmacy benefit, including limitations and exclusions, after you enroll.)

The 4-tier benefit

How does this benefit work?

Our 4-tier drug benefit places all covered medications into one of four levels or tiers.

TIER 1

\$

Tier 1, our lowest copayment tier, consists of low-cost generics and includes many prescriptions. You pay just \$5 for any prescription drug in Tier 1. Tier 1 drugs contain the same active ingredients as their brand-name counterparts.

TIER 2

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Tier 2 consists primarily of higher-cost generic drugs. These drugs contain the same active ingredients as their brand-name counterparts. Tier 2 may also include brand-name drugs that Harvard Pilgrim has determined to be more effective, less costly or to have fewer side effects than similar medications.

TIER 3

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Tier 3 consists mostly of brand-name drugs without generic equivalents. These drugs have been selected by the plan based on review of the relative safety, effectiveness and cost of the many brand-name drugs on the market. In some cases, Tier 3 may include generic drugs determined to be more costly than their brand-name alternatives.

Did you know?
Generic drugs contain the same active ingredients as their brand-name counterparts.

TIER 4

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Tier 4 consists of drugs that the plan has not included in Tier 1, Tier 2 or Tier 3.

\$—\$\$\$\$: The number of dollar signs indicates the cost level of prescriptions in that tier, \$ being the lowest and \$\$\$\$ being the highest.

What do I pay for my medications?

Depending on your plan, your payments—also called “cost-sharing”—may include a combination of copayments, coinsurance and a deductible. Refer to the *Prescription Drug Coverage* insert to find out what you will pay for prescriptions. All payments are due to the pharmacy at the time you purchase your medications.

- ▶ **COPAYMENT:** A fixed dollar amount you pay per prescription. In most cases, there are different copayments for each of the four tiers. Each copayment covers up to a 30-day supply for each prescription or refill, except when limited by the plan. If your physician prescribes less than a 30-day supply of a medication, each copayment covers the amount prescribed. Harvard Pilgrim may limit the quantity of a drug available per 30-day period or per copayment.
- ▶ **COINSURANCE:** A percentage amount you pay for a medication. The percentage may be different for each of the four tiers.
- ▶ **DEDUCTIBLE:** A specific dollar amount you must pay each year for prescription drugs before coverage begins. The deductible may apply to drugs in any of the tiers (1, 2, 3 or 4). Depending on your plan, the prescription drug deductible may apply to drugs purchased through the Mail Service Prescription Drug Program.*
- ▶ **OUT-OF-POCKET MAXIMUM:** Some plans include an out-of-pocket maximum for prescription drugs. This is the total amount you are required to pay annually in prescription drug copayments, coinsurance and deductible amounts. Please refer to the *Prescription Drug Coverage* insert to see whether your plan includes an out-of-pocket maximum for prescription drugs.

*If you have our Best Buy HSA PPO coverage, all covered drugs, including those purchased through the Mail Service Prescription Drug Program, apply toward your in-network medical deductible.

How can I learn which tier my medications are in?

For the most up-to-date information, go to the “Visitors” or “Members” section of www.harvardpilgrim.org. Click on “Pharmacy Program” to use the Drug Tier Look-up. You can also call to request a copy of Harvard Pilgrim’s *Prescription Drug List*. For phone numbers, see “Questions” on the other side of this document.

Who determines which drugs go in which tier?

Harvard Pilgrim’s Pharmacy and Therapeutics Committee is an advisory group that makes recommendations for placing drugs in different tiers, as well as for setting exclusions and limitations on drug coverage. The committee comprises physicians and pharmacists who are advised by physician consultants from a large number of medical specialties. The committee makes recommendations to Harvard Pilgrim’s Pharmacy Services clinical team, who are responsible for making all decisions about tier assignment.

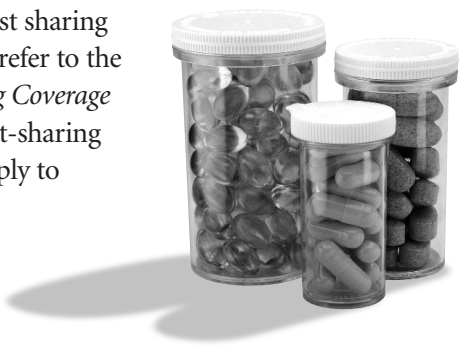
Do drugs ever change tiers?

The tier placement of covered drugs may change from time to time. Harvard Pilgrim is working to control rising drug costs in a rapidly changing prescription drug market, while still preserving choice for our members and their physicians. When new information comes to light about prescription drugs — from published clinical research, from the federal Food and Drug Administration (FDA) or as a result of marketplace developments — Harvard Pilgrim evaluates the information and assesses whether any tier changes are necessary.

Drug coverage

What drugs are covered?

Your prescription drug benefit covers all FDA-approved drugs that require a prescription, except a limited number of drugs that Harvard Pilgrim has excluded from coverage. Your benefit also covers certain non-prescription items. All covered drugs are subject to the applicable cost sharing amounts. Please refer to the *Prescription Drug Coverage* insert for the cost-sharing amounts that apply to your coverage.



What drugs are not covered?

Currently, the only FDA-approved prescription drugs that are not covered are drugs primarily used for cosmetic purposes or weight loss.

Are there limitations on certain drugs?

Harvard Pilgrim limits the coverage of specific drugs for reasons of cost and to ensure their safe and effective use. Limitations may be placed on the quantity of certain drugs we will cover.

For the most up-to-date information on drugs that have quantity limitations, go to the “Visitors” or “Members” section of www.harvardpilgrim.org. Click on “Pharmacy Program” then “Quantity Limitations.” Or call us to ask for a copy of Harvard Pilgrim’s *Prescription Drug List*. For phone numbers, refer to “Questions?” on the other side of this document.

Are there drugs that require prior authorization?

Harvard Pilgrim requires prior authorization for some medications to evaluate whether they are medically necessary. Based on clinical criteria, prior authorization may include: an evaluation of (1) whether a drug is clinically appropriate for the medical condition for which it has been prescribed; or (2) whether “step therapy” will be required. Drugs subject to step therapy are only covered if a member has either first tried another drug to treat a specific condition or obtained prior authorization to be exempted from that requirement.

To find out which medications require prior authorization or are subject to step therapy, go to the “Visitors” or “Members” section of www.harvardpilgrim.org. Click on “Pharmacy Program” then “Prior Authorization” or “Step Therapy.” Or call us to ask for a copy of our *Prescription Drug List*. For phone numbers, see “Questions?” on the other side of this document.

To request prior authorization your physician must submit a Medication Request Form to our pharmacy benefits manager, MedImpact. Physicians can obtain these forms on the “Providers” section of www.harvardpilgrim.org or by calling MedImpact at (800) 788-2949. Determinations are made within 24-48 hours of receiving the request.

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Are exceptions available?

Harvard Pilgrim providers may request exceptions on behalf of members for coverage of any drug that is excluded or limited. Exceptions may be granted only for clinical reasons. Harvard Pilgrim will not grant exceptions to waive or reduce the copayment or coinsurance amount of a particular drug. However, Harvard Pilgrim providers may submit a request to the Pharmacy and Therapeutics Committee to review a drug for placement in a lower tier.

Buying prescriptions

Where can I buy prescriptions?

There are thousands of pharmacies in our network (more than 50,000 nationwide), including major chains such as CVS/pharmacy, Kmart Pharmacy, Rite Aid Pharmacy, Stop & Shop, Walgreens and Wal-Mart. You can also fill prescriptions at many local, independent pharmacies. Just present your member ID card and pay your appropriate cost-sharing amount.

To find out if a certain pharmacy participates in our network, go to the “Visitors” or “Members” section of www.harvardpilgrim.org. Click on “Pharmacy Program” then “Find a retail pharmacy near you.” You can also call us. For phone numbers, see “Questions?”

Can I buy prescriptions through the mail?

You may purchase up to a 90-day supply of maintenance medications through our Mail Service Prescription Drug Program. In addition to saving a trip to the pharmacy, some plans provide lower cost-sharing amounts when you purchase drugs through this program. See the *Prescription Drug Coverage* insert for your mail service cost-sharing amounts.

You may also be able to obtain a 90-day supply of maintenance medications from certain retail pharmacies in Maine and New Hampshire. You can obtain information on participating pharmacies at www.harvardpilgrim.org or by calling Member Services.

What about specialty medications?

You must obtain certain specialty medications (including those for treatment of conditions such as hepatitis C, osteoarthritis, multiple sclerosis, rheumatoid arthritis and certain hereditary conditions) from pharmacies that participate in Harvard Pilgrim’s Specialty Pharmacy Program.** For details, including a list of drugs that must be purchased through this program and a list of specialty pharmacies, go to the “Visitors” or “Members” section of www.harvardpilgrim.org. Click on “Pharmacy Program” then “Specialty Pharmacy Program.” Or call us for more information. See “Questions?” for phone numbers.

**Maine members may seek specialty medications from retail pharmacies in Maine.

Questions?

If you have questions about your prescription drugs, please speak with your doctor. To learn more about Harvard Pilgrim’s pharmacy program, visit www.harvardpilgrim.org. Or:

- If you’re already a member, call Member Services with questions at **(888) 333-4742**. For TTY service, call **(800) 637-8257**. Representatives are available weekdays from 8:00 a.m. - 5:30 p.m., and until 7:30 p.m. on Monday and Wednesday evenings.
- If you’re not yet a member, call **(800) 848-9995** on weekdays from 8:30 a.m. - 5:00 p.m.



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