

# Your pharmacy benefits

Individual + family plans



## FAQs

Your plan covers a variety of prescription drugs and includes options for filling your prescriptions. Read more to learn how your pharmacy benefits work.

### What drugs are covered? How much will my prescriptions cost?

You'll find the medications on our List of Covered Drugs (also known as our formulary). The list includes brand-name and generic drugs. It's also regularly reviewed and updated by a group of independent physicians and pharmacists. Your doctor can use this list to choose medications that are right for you – and also help you get a good value.

Your drugs are covered under different price categories (called tiers) that are arranged according to drug costs. Your cost may vary depending on which tier your drug fits into. Generic drugs have the lowest copay or coinsurance. To see your costs, sign in to the portal at [medicamember.com](https://medicamember.com) and choose *My Prescriptions*, then navigate to the *Price a Medication* tool.

The *Price a Medication* tool lets you:

- See what drugs are covered
- Look up how much a drug will cost
- Check if there's a lower-cost generic option for your drug

### How do I fill my prescriptions?

You can fill them at retail pharmacies in our large pharmacy network. To find a network pharmacy near you, sign in to [medicamember.com](https://medicamember.com).

Many plans also offer options for filling ongoing prescriptions:

#### 90-day refills

You can pick up a three-month supply of medication at one time from certain retail pharmacies

#### Mail order

Mail order lets you have ongoing medications mailed to your home. Learn more on [medicamember.com](https://medicamember.com), or contact our designated mail order vendor, Express Scripts Pharmacy, at **1 (800) 263-2398**. Have your Medica ID card handy.



## Go mobile

The Express Scripts® app can help you save money and manage your prescription benefits on the go. The app lets you:

- Check drug costs and learn how to save on your prescriptions
- Find a network pharmacy
- View a temporary prescription ID card
- Manage mail order prescriptions

You can download the free Express Scripts® app from the Apple App Store or on Google Play.

## When can I get refills?

You can refill your prescription when you've used 85% of your medication. The pharmacy calculates that amount based on your prescription's quantity and the date you last had it filled. For example, say your prescription is for a 31-day supply:

Days' supply of medication	31
Multiplied by 85%	$\frac{\phantom{31}}{\phantom{26}} \times .85$
	26

In this example, you can refill your prescription 26 days after you fill it. These guidelines help ensure safe use of medications and minimize waste. If you need to refill sooner (for example, you're leaving on vacation), call our Member Services at the number on the back of your Medica ID card.

## Are there any restrictions on my medications?

Some drugs have restrictions or limitations. You can find them on our List of Covered Drugs and in the *Price a Medication* tool in your secure member account.

- **Prior Authorization (PA):** To get coverage, your doctor needs to request approval from us.
- **Step Therapy (ST):** Step therapy is sometimes used when there are several drug options for treating the same condition. Before you can get coverage for a drug requiring step therapy, you'll need to try one or more preferred drugs.
- **Quantity Limit (QL):** The maximum amount allowed for a specific period of time or per prescription. For example, 60 tablets per month.

You or your prescriber can request an exception to these restrictions and limitations. To learn how to submit an exception request, check out "How to Request an Exception."

## What's a specialty drug, and how do I get a specialty prescription filled?

Specialty drugs are used to treat certain complex health problems. They tend to be expensive and may need special handling. To see your share of the costs and medications considered specialty drugs, sign in to [medicamember.com](https://www.medicamember.com). You'll find most specialty drug prescriptions through our specialty pharmacy, Accredo Specialty Pharmacy. Call them at **1 (866) 544-6817**.

## What if I have a Health Savings Account (HSA)?

With an HSA, you generally pay the full cost of your prescription(s) until you meet your deductible. Use the *Price a Medication* tool to look up your cost for a particular drug. The tool factors in your specific coverage and whether you've met your deductible.



### Have questions? We can help.

Call Member Services at the number on the back of your Medica ID card.

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