

## PHARMACY BENEFIT INFORMATION

### Generic Substitution

If a brand name medication has a generic equivalent available, the pharmacy or mail order facility will automatically fill the prescription with a generic when the brand name is not medically necessary. If the physician or member requests to have a brand name medication dispensed when it is not medically necessary, the member will pay the difference in the cost of the brand and generic medication plus the generic co-pay.

There is a Clinical Review Process through which it is possible to have a determination made as to whether or not a brand name drug is medically necessary. The member's physician may contact customer service to initiate the review process. If approved as medically necessary, the member will pay the brand co-pay. Some restrictions apply.

### Mail Order Pharmacy

Service Members may use the mail order pharmacy for their maintenance medications. A member can order a 90- day supply and have the convenience of having the medications shipped directly to their home (or alternate address) by paying the co-pays shown below. Everything a member needs to place an order should be available by calling Navitus' customer service AT 866-333-2757. Please note: Not all prescriptions can be filled by mail order.

### What is a Specialty Medication?

Specialty medications are high-cost injectable, infused, oral, or inhaled medications that generally require special handling and may be subject to special rules such as quantity limits, prior authorization and/or step therapy. These medications have become a vital part of the treatment for chronic illnesses and complex diseases such as multiple sclerosis, rheumatoid arthritis and cancer. Some medications may involve special delivery and instructions that not all pharmacies can easily provide. These medications require personalized coordination between the member, the prescriber and pharmacy. [Navitus Specialty](#) helps patients stay on track with treatment while offering the highest standard of compassionate care through personalized support, free delivery and refill reminders. Most medications classified as Specialty can be found on the SISC Drug List located on Navitus' secure member website Navi-Gate for Members at [www.navitus.com](http://www.navitus.com).

### Deductible Plans (on formular brand name drugs only)

Deductible plans ( Plan 80M) create consumer awareness by requiring the member to share in more of the cost of brand name medications. Since generics are not subject to the brand name only deductible, these plans encourage members to consider lower cost generic alternatives.

These plans help to keep the cost of the monthly premium down. The deductible works the same way as a medical deductible. It is based on a calendar year. Like most SISC pharmacy plans, members enrolled in the deductible plans still have access to zero or reduced co-pays on most generic drugs at Costco.

**PLAN 9-35** apply to the following medical plans: 80C, 80G, and 80K.

**PLAN 9-35** apply to the following plans after the medical deductible has been met.: HSA-\$1700, HSA-\$3400, and HSA -\$5000.

**PLAN 200 10-35** apply to the following medical plans: 80M

DAYS SUPPLY		WALK-IN			MAIL	
		NETWORK 30 DAY	COSTCO 30 DAY	COSTCO 90 DAY	COSTCO 90 DAY	NAVITUS 30 DAY
<b>PLAN 9-35</b>	Generic - formulary	\$9	FREE	FREE	FREE	N/A
	Brand - formulary	\$35	\$35	\$90	\$90	N/A
	Specialty* - formulary	N/A	N/A	N/A	N/A	\$35
	Out-of-Pocket Maximum	\$2,500 Individual / \$3,500 Family			\$2,500 Individual / \$3,500 Family	N/A
<b>PLAN 200 10-35</b>	Brand/Specialty Deductible	\$200 Individual / \$500 Family			\$200 Individual /\$500 Family	N/A
	Generic - formulary	\$10	\$0	\$0	\$30	N/A
	Brand - formulary	\$35	\$35	\$105	\$105	N/A
	Specialty* - formulary	N/A	N/A	N/A	N/A	\$35
	Out-of-Pocket Maximum	\$2,500 Individual / \$3,500 Family			\$2,500 Individual / \$3,500 Family	N/A

\* Drugs designated as Specialty Drugs are only available in 30-day supplies through the mail from Navitus.

Navitus pharmacy benefits are limited to the Navitus drug formulary which is subject to changes without notice.

Plan 200 Brand Drugs - deductibles must be met before copay applies.