

Health Net of California, Inc. (Health Net)



# Make the Most of Your Pharmacy Benefits

ESSENTIAL PHARMACY BENEFITS GUIDE

Individual & Family Plans and Small Business Group



[HealthNet.com](https://www.healthnet.com)

# How to Best Use Your Health Plan

Use this guide to learn about your Health Net<sup>1</sup> pharmacy benefit coverage. You can also find out about important cost-saving options.

**Note:** not all plans are the same. You'll want to refer to your coverage documents<sup>2</sup> for details about your exact plan.

## Tiered benefit plans

Health Net's pharmacy plans give you:



Preventive drugs and prescription birth control approved by the Food and Drug Administration are covered at a \$0 cost-share.<sup>2</sup>

**Tier 1 drugs.** Most generic drugs (exact copies of brand-name drugs with the same dosage, strength, effect, risks, safety and results).

**Tier 2 drugs.** Non-preferred generic drugs and preferred brand-name drugs. Or, drugs suggested by your plan's Pharmaceutical and Therapeutics (P&T) Committee. These drugs are based on safety, strength and cost.

**Tier 3 drugs.** Non-preferred brand-name drugs and drugs suggested by the P&T Committee. Or, drugs that normally have a preferred, and often less-costly healing option at a lower tier.

**Tier 4 drugs.** These drugs can have any one of the following:

1. Food and Drug Administration (FDA) or drug maker limits its distribution to specialty pharmacies.
2. Giving the drug to yourself requires training and clinical tracking.
3. The drug is made using biotechnology.
4. Your plan's cost (net of rebates) is greater than \$600.

Coverage on some products may not follow the generic and brand tier system. You may need to get prior approval. Refer to your plan documents for further details.<sup>2</sup> You can also use Health Net's Essential Drug List to look up coverage, cost-share and tier information.

## Specialty drugs

Specialty drugs include high-cost medications used to treat complex medical conditions. These include covered self-injected drugs other than insulin. Specialty drugs need prior approval from a contracted specialty pharmacy vendor. Please consult with your doctor or our Customer Contact Center to learn how to get your specialty drugs.

<sup>1</sup>Individual and small group HMO and HSP plans are provided by Health Net of California, Inc., and individual and small group PPO and EPO insurance plans are underwritten by Health Net Life Insurance Company.

<sup>2</sup>The Evidence of Coverage (EOC) or Certificate of Insurance (COI) are legal binding documents. If the information in this brochure differs from the information in the EOC or COI, the EOC or COI applies.

## Mail order

You can get your maintenance medications – those you take every day – brought to your home or office with Health Net’s mail order pharmacy program. You can also get a three-month supply of your prescription medications. No need to think about refills every month. Our mail order program may also help you lower your out-of-pocket costs.

For some plans, you must use mail order for maintenance medications. If you have questions, call the Health Net Customer Contact Center telephone number on the back of your ID card.

## Cost-saving tips

- Ask your doctor about generic medications that may work for you.
- Fill prescriptions at Health Net participating pharmacies.
- Be sure your doctor prescribes medications on the Health Net Essential Drug List, and ask if they need prior approval.

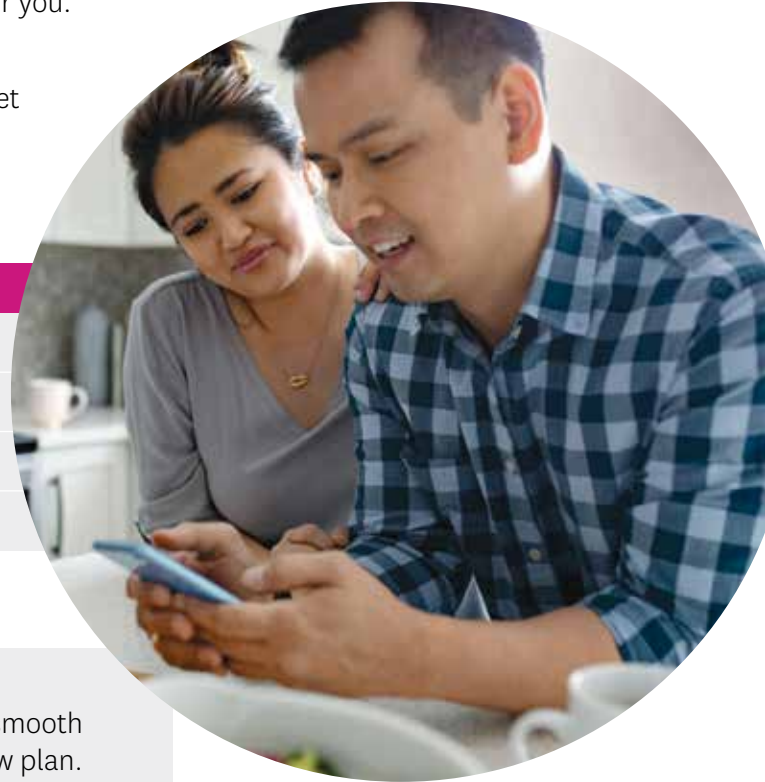
Fill your maintenance medications through our mail order pharmacy program.

To enroll in your new Health Net plan and receive your pharmacy benefits, start by going to:

- [www.healthnet.com](http://www.healthnet.com) – group plans
- [www.myhealthnetca.com](http://www.myhealthnetca.com) – Individual & Family Plan (IFP) plans

### How your prescription copays compare

<b>Tier 1 Drugs</b>	● Lowest copay
<b>Tier 2 Drugs</b>	● Higher copay
<b>Tier 3 Drugs</b>	● Highest copay
<b>Tier 4 Drugs</b>	● Copay/Coinsurance



## Medications: ensure a smooth transition

Confirm your medication is on Health Net’s Essential Drug List. And, find out if it needs prior approval.

Once you find your medications on the list, you can relax knowing that your new Health Net plan covers them.

If your medication does require prior approval, you can either:

- Start the transition process.

Or,

- Talk to your doctor about other medications on Health Net’s Essential Drug List that will work just as well for you.

Be sure your current medications have a smooth transition to your new plan. Visit:

- [www.healthnet.com](http://www.healthnet.com) – group plans
- [www.myhealthnetca.com](http://www.myhealthnetca.com) – (IFP) plans



Get more done online! Sign-up from the home page at [www.healthnet.com](http://www.healthnet.com) for your user name and password.

## How to transition your medications

You can transition certain maintenance medications to your new Health Net pharmacy coverage with these simple steps:

**Note:** You can also find a Prescription Transition form by going to:

- [www.healthnet.com](http://www.healthnet.com) – group plans
- [www.myhealthnetca.com](http://www.myhealthnetca.com) – IFP plans

**1. Review the Prescription Transition Form** within the first 90 days after you enroll.

- Find the form in your enrollment packet.
- Use a separate form for each family member transitioning medications.
- Make sure medication needing prior approval from Health Net is listed on the form.
- If your medication is not listed on the form, have your doctor contact Health Net for prior approval to ensure coverage.

**2. Return the finished form to Health Net** within the first three months of coverage.

- Fax or email to the fax number or address shown on the form.

When Health Net gets the form(s), approval for each qualified medication is entered into the pharmacy claims processing system. This is so you can get your medications with your new Health Net pharmacy coverage.

If your doctor prescribes a medication that needs prior approval, and it's not on the Prescription Transition form or Health Net's Essential Drug List, your pharmacy will contact your doctor. The pharmacy will suggest a different medication that is covered by Health Net. Or, the pharmacy will ask your doctor to contact Health Net to request coverage for the medication prescribed. This is a common practice followed by all pharmacies and doctors.

## What is prior approval?<sup>3</sup>

Prior approval is the process of getting approval from Health Net for certain drugs requiring pre-approval before they are covered.

If you're a new or current Health Net member and your doctor orders a new medication, check to see if it is on Health Net's Essential Drug List.

Also, check to see if it needs prior approval. If it does need prior approval (noted on the Essential Drug List with a "PA" or "EST"), ask your doctor to contact Health Net. Your doctor will need to request coverage for the prescribed medication.

Medications that need prior approval fit one or more of the following:

- Have a high chance for abuse.
- Need laboratory tests/tracking for safety reasons.
- Are part of a step-care guideline.
- Are used for symptoms not approved by the FDA, or Health Net.
- Have a high chance of "off-label" or trial use.

Benefit exclusions or limits may apply.

<sup>3</sup>Health Net will approve prior authorization requests for covered medications when medical necessity has been demonstrated. Exceptions may apply.





## About plan deductibles

Some plans have a calendar-year prescription drug deductible. This is what you'll pay for certain covered prescription drugs before your plan will pay for covered services. If your plan has a prescription drug deductible amount, it means you pay:

- The full price of your prescriptions until you reach the deductible amount.
- Only the copayment or coinsurance amount, based on your benefit plan, after you've met the prescription drug deductible amount.

With some plans, only the prescription drug deductible needs to be met for brand-name prescriptions before benefits are paid. For other plans, the full medical deductible must be met before benefits are paid for any covered prescription drugs.

Check your coverage documents to see if you have a plan prescription drug deductible. If you do, you can also check to see how it works with your plan.

## Health Net's pharmacy network

Health Net has a wide pharmacy network. It's easy to find a quality pharmacy near where you live or work.

Network pharmacies include:

- Major supermarket-based pharmacies
- Privately-owned pharmacies
- Major pharmacy chains

You can find these pharmacies throughout California and the United States. When you fill your prescriptions at a Health Net network pharmacy, you get your prescription drugs at the highest available benefit coverage under your plan.

For a list of Health Net network pharmacies, visit:

- [www.healthnet.com](http://www.healthnet.com) – group plans
- [www.myhealthnetca.com](http://www.myhealthnetca.com) – IFP plans



## For more information

Call the Health Net Customer Contact Center at the number on the back of your ID card or visit our website at:

- [www.healthnet.com](http://www.healthnet.com) – group plans
- [www.myhealthnetca.com](http://www.myhealthnetca.com) – IFP plans

Always consult your doctor before changing medication routines. And, when weighing treatment options.

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