



2021 Prescription Drug Benefit Overview – SAMPLE WELCOME LETTER

As a member of the **Eastern Shipbuilding** health plan, you have a prescription drug benefit that gives you and your doctor many choices. Understanding them can help you make the most of your benefits. It can also help you save money on your medications.

Effective **September 1, 2021**, your pharmacy benefits will be managed by Blue Cross and Blue Shield of Florida, Inc. and OptumRx, our pharmacy benefits manager. OptumRx is an independent company that provides pharmacy services on behalf of your medical plan.

This benefit overview contains lots of useful information that will help you get the most out of your pharmacy benefit. To find the most recent drug lists and program details, go to: <http://myhealthtoolkitfl.com>.

Member Identification Card

Your new ID card will be mailed to your home address late in August. This ID card is used for both medical and pharmacy benefits. Make sure to show this card at the pharmacy whenever you have a prescription filled.

SAMPLE ID CARD

Lowest Net Cost Formulary

Your prescription drug benefit is based on a list of covered drugs called the **BlueCross Lowest Net Cost Formulary**. A group of network doctors and pharmacists chooses the drugs for the formulary based on their effectiveness, safety and value. If you want to save the most on your drug costs, ask your doctor if a generic or preferred brand-name drug is right for you.

The formulary is subject to change without notice, but typically changes quarterly. You can always find the most current copy of the formulary on our website.

Your Cost for Prescription Drugs

Your new pharmacy benefit is based on **tiers**. Tiers are the different cost levels you pay for medications. If you are taking a drug that will be moving to a higher tier under your new benefit, we will send you a letter.

Pharmacy Network

With almost 70,000 network pharmacies to choose from, it's easy to find one near you. All major chains are included in the network, as well as many independent drug stores. Beginning Sept. 1, you can use the "Find a Pharmacy" locator once you've logged in to My Health Toolkit. Always make sure your pharmacy is part of our network before you have your prescriptions filled.

Drug Exclusions

From time to time, our pharmacy committee may decide to no longer cover some drugs when other safe, effective, less costly alternatives are available. You can determine if a drug you take is excluded by searching the Prescription Drug List at the Web link listed in the first section. If your drug is excluded, it will say "Non-formulary". If you are taking a drug that is excluded under your new benefit, we will send you a letter.

Specialty Drugs

Specialty prescription drugs treat complex or chronic medical conditions. These drugs are usually dispensed by pharmacies that specialize in specialty drugs.

Beginning Sept. 1, Optum Specialty Pharmacy will be your health plan's preferred specialty pharmacy. Any drug on the specialty drug list must be purchased through Optum Specialty Pharmacy for the charges to be covered under your pharmacy benefit. Specialty drug prescriptions with open refills will transfer from your current specialty pharmacy to Optum Specialty around Sept. 1.

You can get set up to use the specialty pharmacy sometime in late August. Please contact Optum Specialty at **877-259-9428**. A representative will be

available to help you prepare for your first prescription. They can also request a new prescription from your doctor, if necessary and work with your doctor to get any required prior authorizations.

90-Day Supply

The **Retail 90 Pharmacy Network** is all about convenience and saving time. With Retail 90, you can get a 90-day supply of your long-term, maintenance medication instead of a monthly supply, reducing your trips to the pharmacy. And with more than 65,000 Retail 90 network pharmacies, it's easy to find one near you. Just ask your doctor to write your long-term medication prescription for a 90-day supply and take it to a Retail 90 Network pharmacy.

Home Delivery: OptumRx Home Delivery will be your new mail-service pharmacy. If you currently use mail-service, your prescriptions will likely transfer to the home delivery pharmacy around Sept. 1. You can contact OptumRx Home Delivery at 855-811-2218 in late August to get set up for your first refill.

Prior Authorization Program

If you are prescribed a medication that is included in our **Prior Authorization (PA)** program, your doctor must request and receive prior approval before your plan will cover that drug. Please see Prescription Drug List at the link in the first section to determine if a drug you take currently will require PA.

Quantity Management Program

Quantity Management limits the amount of certain medications that we cover. For most medications, your benefit will only cover a set amount within a set timeframe. Your doctor can request a medical necessity override to allow a larger amount of some of the drugs in this program.

Step Therapy Program

Step Therapy requires members to try more cost-effective prescription drugs before trying (or "stepping up to") more expensive ones. If you have not tried one of these drugs recently, you must do so or your doctor must request an exception before you will have coverage under your plan.

Please Note:

If you currently have a prescription for a specialty drug being filled through a specialty pharmacy, or will be affected by the PA, Step or Quantity Management programs, we will send you a separate letter with more information about anything you need to do.

Specialty Medical Benefit Management (SMBM)

Prior Authorization: Certain specialty drugs that are approved to be administered and billed under the medical benefit will require prior authorization (PA) beginning January 1.

Additionally, some of these drugs will only be authorized for administration in certain settings (**sites of care**), such as an infusion suite or even the member's home with the help of a home health nurse.

Self-Administered Drug Block: Certain self-administered specialty drugs will not be covered under the medical benefit except in an inpatient hospital setting. These drugs will be covered under the pharmacy benefit, as they are currently.