

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 on the next page. Everything a member needs to place an order should be available at the district office or by calling Navitus' customer service. **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.

Deductible Plans (on brand name drugs only)

Deductible plans 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. See next page for details on the Costco program for generic drugs.

Please refer to the Pharmacy Benefit Booklet or the Evidence of Coverage for additional information regarding plan benefits.

PRESCRIPTION DRUG PLANS 2024-2025

**Free Generic Drugs at Costco as well as through Mail Order
(80% of prescriptions are filled with Generic Drugs)**

Costco Pharmacies are open to non-Costco members.

		WALK-IN			MAIL	
DAYS SUPPLY		NETWORK 30	COSTCO 30	COSTCO 90	COSTCO 90	NAVITUS 30
Plan 5-20	Generic	\$5	FREE	FREE	FREE	
	Brand	\$20	\$20	\$50	\$50	
	Specialty*					\$20
	Out-of-Pocket Maximum	\$1,500 Individual/\$2,500 Family				
Plan 7-25	Generic	\$7	FREE	FREE	FREE	
	Brand	\$25	\$25	\$60	\$60	
	Specialty*					\$25
	Out-of-Pocket Maximum	\$1,500 Individual/\$2,500 Family				
Plan 9-35	Generic	\$9	FREE	FREE	FREE	
	Brand	\$35	\$35	\$90	\$90	
	Specialty*					\$35
	Out-of-Pocket Maximum	\$2,500 Individual/\$3,500 Family				

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

** Rx plans on this page with a deductible include fourth quarter carryover. Once the deductible has been satisfied, the member will be responsible for the brand name co-pay.

Free Generic Drugs at Costco as well as through Mail Order

- Some narcotic pain and cough medications are not included in the Costco Free Generic or 90-day supply programs.
- Due to Medicare Part D restrictions, this program does not apply to the CompanionCare pharmacy benefit.

Generic Co-Pays for Lancets and Syringes

Generic Co-Pays for Test Strips manufactured by Abbott (Freestyle) and Lifescan (One Touch)

- Diabetic supplies are only available as brand prescriptions and not generic. However, the SISC pharmacy plans charge the generic co-pay for Lancets and Syringes. In addition, SISC pharmacy plans charge the generic co-pay on Test Strips manufactured by Abbott (Freestyle) and Lifescan (One touch). The brand co-pay is charged for all test strips from other manufacturers.

The group plan benefits must be communicated without modification to the members. A district may not partially pay, reimburse or otherwise reduce the member's responsibility for deductibles, co-pays, coinsurance, etc.