

Pharmacy + prescription benefits



Your plan covers a variety of prescription drugs and options for filling prescriptions. Use the resources below to learn how your benefits work.

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

You'll find covered drugs on the Medica Drug List. There's more than one drug list, so check the list every time you change plans or get a new prescription. The list includes brand-name and generic drugs, and is reviewed and updated regularly by a group of independent physicians and pharmacists. Your doctor can use this list to choose medications right for you. You can view the drug list on your member account at [Medica.com/SignIn](https://www.Medica.com/SignIn).

The drug list is divided into three groups (generic, preferred brand, and non-preferred brand) which determine your share of the costs. Generic drugs have the lowest copay or coinsurance.

To see your costs, sign in to your member website at [Medica.com/SignIn](https://www.Medica.com/SignIn) and click on the "Medications" tab. The "Price a Medication" tool helps you:

- See what drugs are covered
- Look up drug costs
- Check if there's a lower-cost generic drug option

How do I fill my prescriptions?

You can fill them at a retail pharmacy in your plan's network. If you've changed your plan, confirm your pharmacy is still in-network before your next prescription refill. To find a network pharmacy near you, sign in to your member website.

Many plans have options for filling ongoing prescriptions. Check your coverage document on your member website to see if your plan offers:

- **90-day refills:** You can pick up a three-month supply of medication at one time from some retail pharmacies. To find one near you, check your member website.
- **Mail Order:** Get ongoing medications mailed right to your home. Learn more on your member website or contact our designated mail order vendor, Express Scripts Pharmacy, at **1 (800) 263-2398**.

GO MOBILE!

You have access to a mobile app that helps you save money and manage your prescription benefits on the go. With the app you can:

- 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 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 this amount based on your prescription's quantity and the date you last had it filled. As an example, say your prescription is for a 31-day supply:

Days' supply of medication	31
Multiplied by 85%	x 0.85
<hr/>	
	26

In this example, you can refill your prescription 26 days after you fill it. These refill guidelines help ensure safe use of medications and minimize waste. Need to refill sooner (for example, you are leaving on a vacation)? Call Member Services.

Are there any restrictions on my medications?

Some drugs have special requirements or limitations. You'll find them on the drug list and in the Price a Medication tool on your member website.

- **Prior Authorization (PA):** To get coverage, your doctor must first request approval from Medica.
- **Step Therapy (ST):** Step therapy is sometimes used when there are several drug options for treating the same condition. Before receiving coverage for a drug requiring step therapy, you must first 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.

What is a specialty drug? How do I get a specialty prescription filled?

Some medications are considered specialty drugs. These drugs are used for certain complex health problems. They tend to be expensive and may need special handling. The Specialty Drug List is divided into two groups: preferred and non-preferred. Preferred specialty drugs have the lowest copay or coinsurance. To see your share of the costs and a list of medications that are considered specialty drugs, check your member website. You'll fill most specialty drug prescriptions through our designated specialty pharmacy, Accredo Specialty Pharmacy. Call **1 (866) 544-6817**.

What if I'm taking a maintenance medication?

If you have a plan with copays for prescriptions, preventive outpatient medications used to treat common disease states are covered with no additional cost to you. Some High Deductible Health Plans (HDHP) cover these medications before you meet your deductible. Check your coverage document for how your plan covers maintenance medication and whether the medication you take is on Medica's Preventive Drug List at **Medica.com/SignIn**.



Have questions? We're here to help.

Find information on your member website at **Medica.com/SignIn**. Or call Member Services at the number on the back of your Medica ID card (TTY: **711**).