Understanding Your Prescription Drug Formulary

NAVITUS PHARMACY BENEFITS REINVENTED™

TAC HEBP's size enables extremely competitive prescription pricing. This helps stabilize and ultimately lower health plan cost(s) for our members.

The Pool uses a separately contracted prescription drug program with Navitus Health Solutions to provide excellent services and keep drug costs in check. Navitus has several features designed to help contain costs for members and improve patient prescription drug access.

What is a Prescription Drug Formulary?

A formulary is a list of commonly prescribed medications. It includes generic and brand name prescription medications approved by the U.S. Food and Drug Administration (FDA). Formulary lists are available and listed alphabetically by drug name and listed by common drug categories or classes. A "Quick Reference Formulary" (QRF) is also available which lists roughly 200 of the most commonly prescribed medications.

View or download your formulary at:
https://www.county.org/Health-Benefits/Prescription-Benefits

How do I use the formulary?

You and your health provider can consult the formulary to help select the most cost-effective prescription medications. The formulary tells you if a medication is generic or brand name, what cost tier it is in and if there are coverage requirements or limits. Bring the formulary document with you (or bookmark it on your cell phone) when you see your health provider. If a medication you are looking for is not listed on the formulary, call the toll-free customer service number listed on the back of your health plan ID card.

Prescription Drug Terminology

What are tiers?

Tier 1	Consists of lowest-cost prescription drugs – most are generic but there are a few low cost brand-name drugs in this tier.
Tier 2	Consists of medium-cost prescription drugs – includes mostly brand-name and some high cost generic prescription drugs.
Tier 3	Consists of higher-cost prescription drugs – includes mostly brand-name prescription drugs and almost all specialty drugs.

What is the difference between over-the-counter, generic, brand name and specialty medications?

Over-the-counter (OTC) medications can be purchased without a prescription. Many OTC medications required a prescription when the drug was initially put on the market, but after years of usage and successful clinical outcomes, they were approved by the FDA for non-prescription purchase. Although most OTC medications are not covered by your health plan, they may cost less than a prescription medication.

Generic medications are created to be the same as an existing approved brand-name drug in dosage form, safety, strength, quality and effectiveness. Once the patent for a brand-name medication ends, the FDA can approve a generic version, which may be manufactured by the same company as the brand-name version, or by other manufacturers. Generic medicines work in the same way and provide the same clinical benefits as the brand-name version, but they often cost less.

Brand-name medications are protected by patent and cannot be duplicated by other drug manufacturers. These medications may or may not have a generic equivalent, but if they do, it is likely (but not absolute) that the generic is less expensive.

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Specialty medications are used to treat rare or complex conditions that require additional support and are generally very expensive. These medications are usually managed by the Lumicera specialty pharmacy, which provides personalized support to help patients get the most benefit out of their treatment plan.

When does the formulary change?

Updated formulary lists are published each month on the TAC HEBP website (https://www.county.org/Health-Benefits/Prescription-Benefits).

Changes to the formulary may occur for the following reasons:

- Medications may change tiers based on changes to drug manufacturer pricing;
- Medications may move between tiers when a generic becomes available;
- Medications may be excluded from coverage based on updated clinical evidence and/or the availability of newer therapies.

When a medication changes tiers, you will have to pay a different amount for that medication. You can log into the Navitus website at any time to review your medication coverage, historical claims and to explore lower-cost options. Access the Navitus website through your TAC HEBP employee portal at www.mybenefits.county.org

Why are some medications excluded from coverage?

Medications are reviewed based on their total value, including effectiveness, safety, cost and the availability of alternative medications to treat the same or similar medical conditions. Some medications may be excluded from coverage or subject to utilization management (prior authorization, step therapy or quantity limits) if similar alternatives are available at a lower cost.

Examples include medications that work the same way but one is much more expensive than another, or when alternatives are available without a prescription (over-the-counter (OTC) medications). There are also instances where the same product can be made by multiple drug manufacturers but vary in cost; in these instances, only the lower-cost product may be covered.

Who decides which medications are covered?

Thousands of medications are currently on the market and more are added regularly. Often several medications are available to treat the same condition. The Navitus Pharmacy and Therapeutics committee, which includes physicians from multiple specialties and pharmacists (none of whom are employed by Navitus), meets regularly to provide clinical reviews of new medications and updates on existing products. Using this information, TAC HEBP works with a nationally recognized independent pharmacy consulting firm to evaluate Navitus' recommendations for formulary changes, and to determine tier placement for all medications and supplies provided by your prescription benefits.

If you have questions about the information listed in this formulary, please contact Navitus Customer Care at (866) 333-2757.