

# Maximize Your Prescription Drug Benefits.

Pharmacy benefits are some of the most expensive and frequently accessed health benefits. This information can help you use these benefits wisely, save money and stay healthy.

## **Pharmacy directory**

To find a participating, in-network pharmacy, search our online pharmacy directory at **ProvidenceHealthPlan.com/providerdirectory**.

#### Generics offer the best value

Save money by asking your provider about generic medications. They are safe to use and just as effective as brand-name medications. The Food and Drug Administration (FDA) requires rigorous testing of both generic and brand-name medications to ensure they are safe and effective.

Brand-name medications cost more for two reasons:

- 1) Research and Development It costs a lot of money to conduct clinical trials to bring drugs to market.
- 2) Advertising Drug companies spend money to advertise new drugs to the public. Generic manufacturers do not have to spend money on advertising or clinical trials, which means they can keep their prices much lower.

## **Medication approval process**

Certain drugs require prior authorization before the medication is covered. Prior authorization is a process initiated by the prescribing medical provider, to determine appropriateness of some drugs before they are dispensed. To see a list of drugs that need prior authorization, review your formulary.

## **Convenient pharmacy access**

Access a network of participating pharmacies including:

- **Participating retail pharmacies.** More than 34,000 pharmacies participate in our nationwide pharmacy network.
- Preferred retail pharmacies. A preferred retail
  pharmacy can fill a 30-day supply of a medication
  or provide up to a 90-day supply of maintenance
  medication. By filling a prescription at one of these
  pharmacies, you can usually pay less for your medication.
  Most major pharmacy chains are preferred retail
  pharmacies, including: Costco, Rite Aid, Target, Bi-Mart,
  Fred Meyer/Kroger/QFC and Walgreens.

97% of pharmacies in our network are preferred retail pharmacies. Filling a medication at a preferred retail pharmacy, including a 90-day supply of maintenance medications, will usually cost you less.

- Mail order service. You can also fill a 90-day supply of maintenance medications through our convenient mail order service. Prescriptions filled through either Postal Prescription Services or Walgreens Mail Service are delivered directly to your home.
- **Specialty pharmacy.** Specialty drugs are prescriptions that require special delivery, handling, administration and monitoring by a pharmacist. These prescriptions are typically expensive medications used to treat relatively rare conditions. They are listed on the Providence Health Plan formulary with a status of "specialty."

# Formulary information

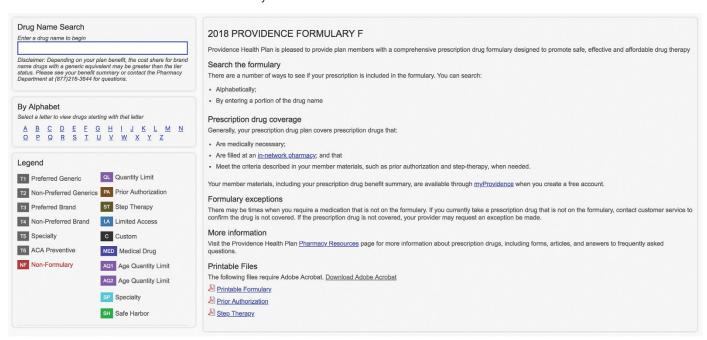
Formularies are lists of FDA-approved drugs that are covered on a pharmacy plan. Medications are placed on a tier that determines your portion of the drug cost. Medications on the formulary are chosen by a Pharmacy and Therapeutics committee, a panel of experts that regularly reviews, manages and updates the formulary.

# Search the online formulary to find a covered prescription

Here's how to search your plan formulary to determine if your prescription is a covered benefit, and if so, at which tier it is covered.

- 1) Visit ProvidenceHealthPlan.com/findmyformulary
- 2) Select which formulary applies to you, for example if you are enrolled in:
  - A small group Total, Total Enhanced, Balance or Connect plan, search Formulary B
  - An HSA plan, search Formulary F
  - A large group Option Advantage, Personal Option, Choice or Connect plan, search Formulary B
- 3) Enter the drug name, or part of the name, to search the formulary.
- **4)** Search results will list drug details, such as the drug name, assigned tier, limits and restrictions, and alternatives, including less expensive options, if applicable.

**Tip:** You can also access your formulary by logging into your personal account at **myProvidence.com**, which eliminates the need to select a formulary.



For more information about Providence Health Plan pharmacy services, call 503-574-7500, M-F, 8 a.m. to 5 p.m. or visit ProvidenceHealthPlan.com/pharmacy.