# Drug Coverage Guide

### Basic and Basic Plus Formulary

#### PLEASE READ:

Coverage is subject to the definitions, limitations, exclusions and parameters set forth in your official plan benefit documents. Please refer to your Certificate or Benefit Book for more information.



### **Frequently Asked Questions**

#### What is the Basic/Basic Plus formulary?

The Basic and Basic Plus formulary is a list of medications covered by your plan. The formulary includes generic (typically lowest out-of-pocket cost), brand and specialty medications.

Refer to your Certificate or Benefit Book for information about your cost share, including copays, coinsurance and/or deductibles. If you are an existing member, you may log in to My Health Plan at MedMutual.com/Rx and click "Sign on to Express Scripts." On the Express Scripts website, select "Price a Medication" under "Prescriptions," enter your medication name and follow the instructions.

Your plan may exclude certain medications. Refer to your Certificate or Benefit Book for more information.

## Does the Basic/Basic Plus formulary include generic and brand medications?

Yes. The Basic and Basic Plus formulary includes a variety of generic and brand medications to help you pay less out of pocket. Generics are approved by the U.S. Food and Drug Administration (FDA) as having the same active ingredient as their brand-name counterparts. In addition, the FDA requires generics to be just as safe and strong as their brand name counterparts, so you get the same medical benefit, but at a significantly lower cost. Generic medications are identified in the formulary search tool in several places. Please refer to Step 6 to see examples of the brand and generic identifiers.

### What do I do if my medication requires coverage review (prior authorization or step therapy) or has a quantity limit that I've exceeded?

Ask your healthcare provider to complete an electronic Prior Authorization request through their electronic health record (EHR) system. For assistance or alternative submission options, have your healthcare provider visit the Express Scripts online portal at ESRX.com/PA or call Express Scripts at 1-800-417-1764 to arrange a review.

Once complete, Express Scripts will notify you and your healthcare provider confirming if coverage has been approved (usually within two business days of receiving the necessary information).

- If you ordered your prescription through mail order, Express Scripts will automatically send it to you once coverage is approved if they already have your shipping and payment information on file. Call Express Scripts at the Rx Information number on your ID card to ensure that they have everything needed to process your order.
- If you tried to fill your prescription at a retail pharmacy, you will need to return to the pharmacy to pick up your medication. Contact your pharmacy in advance to make sure your prescription has been processed and is ready for pickup when you arrive.

### Does the Basic/Basic Plus formulary include specialty medications?

Yes. Specialty medications are used to treat certain complex medical conditions and may require special handling, instruction, or monitoring. Specialty medications are identified in the formulary search tool in several places. Please refer to Step 7, Section E to see examples of the specialty identifiers. Many plans limit you to a 30-day supply for most specialty medications and/or require the use of a network specialty pharmacy for specialty drugs. Exclusive network specialty pharmacies include Accredo, Gentry Health Services or University Hospitals of Cleveland Specialty Pharmacy.

If you are a member of a plan that includes a preferred pharmacy network (e.g., CLE-Care), you may be required to use specific preferred pharmacies for specialty drugs.

Please check your Certificate or Benefit Book for more details about specialty drug coverage.

### Are there other limitations or coverage rules in addition to what are listed in this guide?

Yes. Medications listed as covered may be subject to additional coverage rules and to your plan's benefits. In addition, Medical Mutual may limit the dose and/or overall quantity of medications you are able to receive to protect your safety. These limits are developed from evidence-based clinical best practices and both national and state prescribing guidelines. If you require a dose or quantity beyond the limits allowed, ask your healthcare provider to complete an electronic Prior Authorization request through their electronic health record (EHR) system. For assistance or alternative submission options, have your healthcare provider visit the Express Scripts online portal at esrx.com/PA or call Express Scripts at 1-800-417-1764 to arrange a review.

#### How can I save money on my prescriptions?

Always discuss using generics first with your healthcare provider. Generic drugs approved by the FDA are just as safe and strong as the corresponding brand name drugs. Depending on your plan, you will typically have a lower cost share for generic drugs as well as preferred brand drugs when compared to non-preferred brand drugs. The formulary search tool helps you identify drugs that have an approved generic. If you search for a brand drug that has a generic available, you will be asked for a reason you have selected a brand name product. To see the lowest cost options, select "I have no preference". Steps 2 through 4 below show you how to make generic selections. Generic medications will be identified when you search the formulary.

If you are an existing member, you can check medication coverage and pricing information (for both home delivery and retail pharmacies) by logging in to My Health Plan at MedMutual.com/Rx and signing in to Express Scripts. You can also contact Express Scripts by calling the Rx Information number on your ID card.

Check your benefit materials for more details.

### Do I have to use mail order for my maintenance medications?

Depending on your plan, you may be required to use mail order for your maintenance medications (those you take for three months or more). Check your Certificate or Benefit Book for details. (**Note:** If you are a member of a CLE-Care plan, you must fill mail-order medications through the MetroHealth Central Fill Pharmacy. Visit MetroHealth.org/Pharmacy for more information and to download a form.)

Even if you are not required to do so, you may save money on your maintenance medications if you order them through the mail. Please refer to section *"How can I save money on my prescriptions?"* for how to look up pricing information for retail and home delivery.

You may be able to enroll in Express Script's Extended Payment Program with no additional fees. This allows you to split your cost share into three equal monthly payments while still obtaining the full amount of your prescription (limitations may apply). To learn more about the Extended Payment Program, call the Rx Information number on your ID card.

To get started using mail order, ask your healthcare provider to write a prescription for up to the maximum days' supply allowed by your plan, plus refills for up to one year, if appropriate. Your healthcare provider can e-prescribe or fax your prescription directly to Express Scripts; or you can mail your prescription with a completed mail-order form and payment to Express Scripts. You can also contact the Express Scripts Member number on your ID card. A Member Services representative can help you transfer your prescriptions to mail order. You can also transfer your existing prescription to mail order online through the Express Scripts website.

Existing members should log in to My Health Plan at MedMutual.com/Rx and click "Sign on to Express Scripts." On the Express Scripts website, select "Pharmacy Options" under the "Prescriptions" menu and select the medication(s) you want to include in home delivery. When ordering through mail order, your medication should be delivered in about eight days (10-14 days if it's a new prescription).

Please have a one-month supply of your medicine on hand when you place your order. Once your prescription has been sent, call the Rx Information number on your medical Mutual ID card to confirm your prescription was received and to provide additional payment and allergy information. You can check your order status by visiting the Express Scripts website through My Health Plan, or by calling the Rx Information number on your ID card.

#### Terminology you should know:

#### **OTC:** Over the Counter

**Coverage Review:** Medical Mutual uses coverage management programs to make sure you get the right medication for your condition at the best value. This means that certain medications may not be covered until a review of your medical information has been approved.

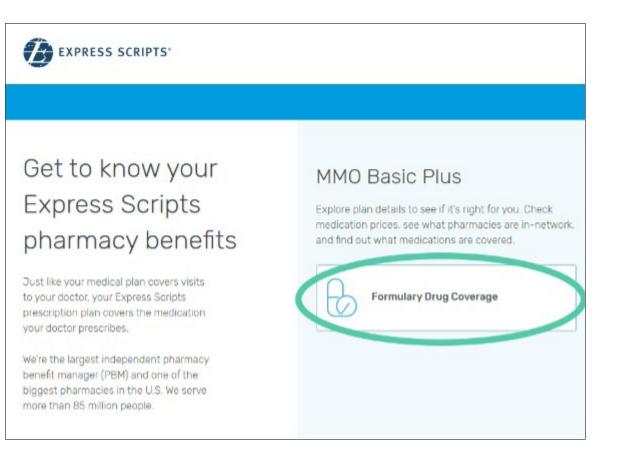
Some medications require a review of your medical information to determine coverage. There are different types of coverage reviews:

- Prior authorization (PA) is a check to make sure your drug is prescribed appropriately and is proven effective and safe for your condition. If you do not get prior authorization before filling your prescription, your medication will not be covered.
- Step therapy (ST) rules promote the use of lowercost drugs in place of more costly medications.
- Quantity limit (QL) rules define the amount of the medication your plan will cover. Your plan may only cover a certain quantity per fill (such as six tablets at a time) or a certain quantity over a specific time (for example, 30 tablets within a 90-day period).

### Using the Formulary search tool

#### Step 1: Visit the MMO Basic and Basic Plus Formulary search tool

- A. Click this link: Express-Scripts.com/MMOBasicPlus
- B. Click on Formulary Drug Coverage



#### Step 2: Search by drug name

A. Enter the name of the medication and click on Search.

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Search by drug name		
Search by drug name	low to obtain coverage for any medication available through your process	
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#### Step 3: Drug strength

A. You will be prompted to select the strength of the drug you entered.

- B. This screen has helpful information showing you if the drug you entered is a brand, generic or over the counter (OTC) product. It will also show if there is a generic equivalent for each of the listed products.
- C. Select the drug strength and click on continue.

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#### Step 4: Quantity and days' supply

A. Select the quantity and frequency. The frequency indicates how often you take the medication (daily, every other day, weekly, monthly, every 3 months, yearly).

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harmacy I	Benefit Plans  MMO Basic Plus  Formulary Drug Coverage	
to: * Se	CLOSE	x
rug	Quantity and days' supply	
	You've selected Lipitor 10 Mg Tablet. If you need coverage for a different medicine or dose, choose a different medicine. To get the most accurate information, please pay careful attention when you tell us the amount of medicine you take and how often you take it.	E
Follow the	Lipitor 10 Mg Tablet	
	I take or use: tablet(s) per Select one v	n,
round file	You've chosen to search for a medication for which there is a generic equivalent. Please select a reason: Select one	
pitor	Determine coverage for <i>home</i> <i>delivery</i> : 90 days' supply	
	Determine Coverage for retail: 30 days' supply	
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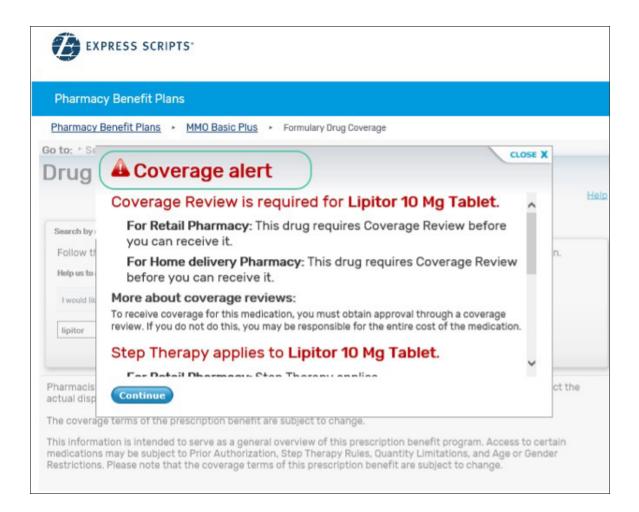
#### Step 4: Quantity and days' supply (continued)

B. If the drug you selected is a brand drug that has a generic available, you will be prompted to select a reason you chose the brand product. **To identify the lowest cost generic option,** select "I have no preference" and click continue.

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itor	Determine coverage for <i>home</i> <i>delivery</i> : 90 days' supply	
	Determine Coverage for <i>retail.</i> 30 days' supply	
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#### Step 5: Coverage alert pop-up

- A. This pop-up may appear if a coverage review is required for the specific product you chose or if there are additional requirements related to that product.
- B. Please review the information in the alert box carefully.
- C. Refer to section "What do I do if my medication requires coverage review (prior authorization or step therapy) or has a quantity limit that I've exceeded?" for instructions on how to obtain an approval.



#### Step 6: Drug coverage information

- A. Information about the coverage of the drug you selected will appear on this screen.
- B. If there is a generic equivalent available, a notification will appear (as denoted below by the star).
- C. In this case, where there is a generic medication available, the information regarding the generic is shown.
- D. The yield sign with the exclamation point indicates there is coverage review criteria or other requirements for this product.
- E. The green checkmark indicates the drug does not have coverage review criteria.

rug Coverage			
			Search for Another Medicatio
IMPORTANT MESSAGE Because your future refills may change,	please come back to rev	riew drug coverage before your next fill.	
You searched for:			
Lipitor 10 Mg Tablet 10 Mg Table, Brand Pfizer Us Pharm View drug information View formulary alternatives			
Pharmacy / day's supply	When	Is this drug covered?	
Home delivery pharmacy 90-day supply	each fill	A YES	
Participating Retail Pharmacy 30-day supply	up to 3 fills	A YES	
Generic equivalent available:     atorvastatin 10 mg tablet     Mg Tablet, Generic     Apotex Corp     View drug information		0	
View formulary alternatives			
Pharmacy / day's supply	When	Is this drug covered?	
Home delivery pharmacy	each fill	YES	
90-day supply			

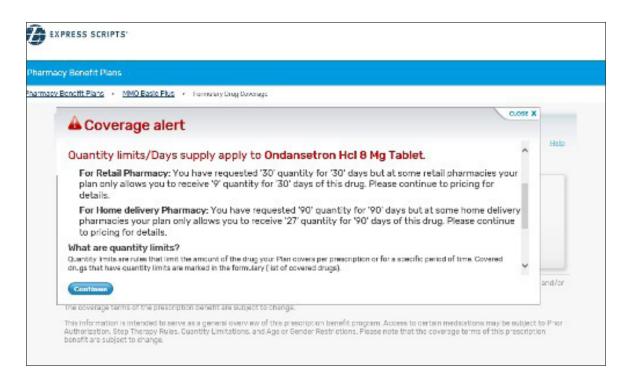
**Note:** Review the information on the drug coverage page. This information is intended to serve as a general overview of your prescription benefit program. Access to certain medications may be subject to prior authorization, step therapy rules, quantity limitations, and age or gender restrictions. Please note that the coverage terms of your prescription benefit are subject to change.

#### Step 6: Drug coverage information (continued)

- F. To view formulary alternatives, select the green box "View Formulary Alternatives."
- G. Formulary alternatives will be shown in the pop-up window along with other covered drug options.

IMPOR       What are "formulary alternatives"? How do I use this information?         Because       Drug information:         Lipitor 10 Mg Tablet       Formulary alternatives for Lipitor 10 Mg Tablet included by your benefit         Medication       Type         Prizer Us       View for         View for       Other covered drug options for Lipitor 10 Mg Tablet included by your benefit         Medication       Type         Prizer Us       Other covered drug options for Lipitor 10 Mg Tablet included by your benefit         Medication       Type         Price this drug       Lovastatin 40 Mg Tablet	Go to: ' Se Drug	Other formulary alternatives			cro
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Participating Retail Pharmacy up to 3 fills A YES			to 3 fills A YES		

A. Quantity limits (QL) coverage alert



**Note:** Review the coverage alert carefully for the quantity allowed prior to coverage review. Refer to the section *"What do I do if my medication requires coverage review (prior authorization or step therapy) or has a quantity limit that I've exceeded?"* for instructions on how to obtain an approval for a higher quantity.

B. Non-covered drug coverage alert

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harmacy Benefi	t Plans • MMO Basic Plus • Formulary Drug Coverage	
to: * Search	Coverage alert	CLOSE X
	This drug is not covered. Please share your formulary with your doctor to find an appropriate covered alternative drug.	
learch by drug na Follow the step	Continue	
Help us to accurate	/ determine your coverage, mease provide the tosowing information.	
I would like to obtain	s coverage for a 🛞 Mais 🔘 Feimais between the ages of 🛛 🕼 - 64 🛛 👻	
progenna	Search	
	ment, your doctor's instructions on how to take the medication, and applicable law may in quantity and/or days' supply you may receive.	npact the

C. Under Drug Coverage, select the green "View formulary alternatives" for covered products.

		Search for Another Med
ou searched for:		
Tregenna Tablet Ding-1 Mg Tablet, <u>Brand</u> edmont Pharmac ww.dtug.information		
harmacy / day's supply	is this drug covered?	
fome delivery pharmacy 70-day supply	NO 📉	
Participating Retail Pharmacy 30-day supply	NO 🔤	
en about our <u>Extended Payment Progran</u>		
macist's judgment, your doctor's instruc al dispensed quantity and/or days' suce		d applicable law may impact the

D. Review formulary medications with your healthcare provider to find an appropriate covered alternative.

to: ' Sear	MMO Basic Plus      Formulary Drug Cove			
rug C				CLOSE X
rug c	Other formulary alternatives			
1				<u>r M</u>
	What are "formulary alternatives"	How do I use this information?		^
You se	Drug information:			
Pregen	Pregenna Tablet			
20 Mg-1 Mg	Formulary alternatives for P	regenna Tablet included by you	ir benefit	
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ann shout o	ur Extended Payment Program, which lets y	ou nou for modications in 8 monthly instant	Ilmanta	
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E. Specialty drug indicator

rug Coverage		
		Search for Another Medicatio
IMPORTANT MESSAGE		
	ered at all retail locations under the pharmacy benefit. onday through Friday, 8:00 a.m. to 8:00 p.m. eastern ti	
You searched for:		
Otezla 30 Mg Tablet		
30 Mg Tablet, Brand		
This drug is a specialty medication		
Amgen View drug information		
View formulary alternatives		
Pharmacy / day's supply	Is this drug covered?	
Specialty Pharmacy 30-day supply	A YES	
Participating Retail Pharmacy 30-day supply	NO 🕅	

If you have questions, please call the Rx Information number listed on your member ID card.



Cleveland, OH 44115-1355

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