

Commercial Benefits FAQ – PNW Health Benefits Consortium October 2017

Overall

Who is Navitus Health Solutions?

Navitus Health Solutions has been chosen as the Consortium’s prescription drug administrator. The effective date will be January 1, 2018. The CVS/Caremark plan will end after December 31, 2017.

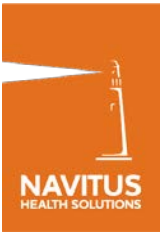
Navitus is a pharmacy benefit manager (PBM). They are committed to lowering drug costs and improving health. Navitus provides customer service that builds trust and confidence. Since it began in 2003, Navitus has challenged the current state of the pharmacy benefit industry. Navitus’ founder believed that its business model must provide for complete alignment of interests between the PBM and its clients. Navitus puts people first. They provide the tools to drive better outcomes, and use data to support informed decisions.

Benefits

What are my prescription drug benefits?

We are happy to announce that there are no changes to the pharmacy plan design. Your copay structure and annual out-of-pocket maximums stay the same.

Drug Tier	31-Day Supply Retail Network Copays	90-Day Supply Retail Network and Mail-order Copays
Drug Tier 1 - includes preferred generics and some lower-cost brand products	\$5 copay	\$5 copay
Drug Tier 2 - includes preferred brand products and some higher-cost non-preferred generics	\$35 copay	\$70 copay
Drug Tier 3 - includes non-preferred products; may include some high-cost non-preferred generics	\$50 copay	\$100 copay
Drug Tier 4 - includes specialty products available at specialty pharmacies	\$100 copay	\$200 copay
Annual Out-Of-Pocket Maximums	\$800 for Individual and \$1,600 for Family	



Formulary

What is the Select Formulary?

Even though there are no changes to the pharmacy plan design, you may be impacted by the change in the plan formulary. A formulary is a list of drugs covered by the plan. You may also be affected by changes to the pharmacy network (places where you fill your prescriptions).

In addition, with Navitus we are moving to an evidence-based formulary. This means that the formulary offers drugs in the lower copay tier based on effectiveness and cost within the drug class. In the past, generic medications were typically the lowest-cost options for prescription medications. But this is not always the case today. Because of this trend, Navitus has organized its formulary in a way that provides the best value to plan members.

The majority of generics will remain on Tier 1. Some higher-cost generics will move to Tiers 2 and 3. Additionally, select lower-cost brands will move to Tier 1.

How am I impacted by this change?

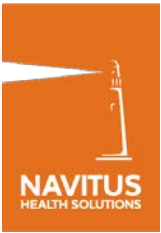
Navitus has either removed high-cost medications from the formulary or moved them to higher tier copays. This is for drugs that have effective lower-cost alternatives available in the covered drug class. This means that if you are on a high-cost generic drug currently on Tier 1 on the CVS Caremark formulary that is moving to Tier 2 on the Navitus formulary, you will pay the higher Tier 2 copay (\$35 copay). You will have the option to switch to an effective lower-cost option with a lower Tier 1 copay (\$5 copay).

If you are identified as taking a drug that is negatively affected due to a tier placement change or a drug that is no longer covered, you will receive a letter from Navitus with drug alternatives. You can discuss these options with your physician.

TIP: Prior to 1/1/2018, to confirm if your medications will be covered and at what tier, call Navitus Customer Care at 866-333-2757. After 1/1/2018, you can visit the Navi-Gate for Members portal and reference the formulary for drug coverage.

Even though there are no changes to specialty medication coverage, you may find that the Navitus evidence-based formulary limits certain specialty drugs to a 31-day supply without a prior authorization. This helps eliminate potential drug waste to the plan and members. Specialty medications are expensive - some can cost more than \$10,000 a prescription. Up to one-third of patients may need to stop or change medications for certain types of therapies for different reasons. If more than a 31-day supply is purchased, thousands of dollars in medications could potentially be discarded.

TIP: If you are taking a specialty medication, Lumicera Specialty Pharmacy will be in contact with you to transfer your prescription and manage your care.



Pharmacies

The Navitus pharmacy network includes over 67,000 retail pharmacies nationwide. Starting January 1, 2018, you can use any participating retail network pharmacy for short-term medication needs, such as antibiotics, for up to a 31-day supply. If you are on long-term (maintenance) medications for such chronic conditions as high blood pressure, asthma, diabetes, etc., you can fill a 90-day supply. You can fill the 90-day supply through either Navitus' mail order partner, NoviXus Pharmacy Services, or Navitus' 90-day retail network.

TIP: If you are receiving a 90-day supply through CVS Pharmacy, beginning 1/1/2018 you will need to work with a new extended day supply pharmacy such as NoviXus, Walgreens, Rite Aid, ShopRite or Stop & Shop. You can either request that your new pharmacy contact CVS Pharmacy to transfer the prescription or request that your provider send a new prescription to the new pharmacy.

TIP: To find a network pharmacy, visit Navitus' member portal at www.navitus.com or call Navitus' Customer Care team at 866-333-2757.

Retail Network

The Navitus retail pharmacy network includes local brick-and-mortars, such as Yorktown Pharmacy, in addition to such large retailers as Walgreens and CVS. You can obtain up to a 31-day supply at retail pharmacies.

You can request that your new pharmacy work with your previous pharmacy to have your prescription refills transferred, if necessary.

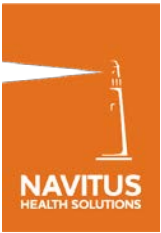
90-day Retail Network

Navitus has designed an exclusive 90-day retail network that provides additional discounts to the plan and membership. This new 90-day retail network will not include CVS Pharmacy, but includes such pharmacies as Walgreens, Rite Aid, ShopRite, and Stop & Shop. For a complete list for your area, please see the pharmacy listing available on Navitus' member portal or call Navitus' Customer Care team for assistance in selecting a low-cost pharmacy near you.

NoviXus Mail Order Pharmacy

You can also obtain up to a 90-day supply through Navitus' mail-service partner. Navitus' mail-service partner is NoviXus Pharmacy Services. If you have refills remaining with CVS/Caremark's mail order service, your refills will be forwarded directly to NoviXus. You will have to register on NoviXus.com and request your next refill on the website or by calling NoviXus, (888) 240-2211.

TIP: If you are currently taking a maintenance medication delivered through mail order, register with NoviXus beginning 12/15/17, and confirm that your refills transferred successfully.



Member Materials

You will receive a welcome letter from Navitus in early November. It will have additional information about your benefits and Navitus.

You will receive your new identification cards and member booklets in mid-December. Please use the new ID card for your prescription benefits as of 01/01/2018.

Can I use my health plan card to fill prescriptions at my pharmacy?

No. You are required to present a Navitus ID card to the pharmacy when you fill a prescription. Your cards are attached to the back cover of your member booklet. You can request replacement cards from Navitus by calling Customer Care toll-free at 866-333-2757.

Who do I call to change my ID card information?

Please call your school district if any information on your ID card needs to be changed.

Who do I call to request additional cards?

Please call Navitus Customer Care who can be reached toll free at 866-333-2757. They will mail you a new ID card. You should receive the new card within 7-10 calendar days from the date of your request.

Navitus Customer Care

Call 866-333-2757, or TTY 711. Customer Care is available 24 hours a day, 7 days a week, except on Thanksgiving and Christmas Day.