

# Prescription Drug Program

The NALC Health Benefit Plan's Prescription Drug Program, provided by CVS Caremark®, classifies prescription medications into four categories or tiers based on quality, safety, clinical effectiveness and cost. Your cost-share is based on the tier level of your prescription drug. Our tiers are defined as:

## **Tier 1 Generic Prescription Drugs**

**Tier 2  
Formulary Brand Drugs**  
Brand name drugs that appear on the Plan's formulary

**Tier 3  
Non-Formulary Brand Drugs**  
Brand name drugs that are not listed on the Plan's formulary

## **Tier 4 Specialty Drugs**

Prior authorization is required for all specialty medications and may include step therapy. Our benefit includes the Advanced Control Specialty Formulary® that includes a step therapy program that requires the use of a preferred drug(s) before non-preferred specialty drugs are covered. These are typically used to treat chronic, serious or life-threatening conditions. Contact CVS Specialty™ at 800-237-2767.

## Flu Shot

When the NALC Health Benefit Plan is the primary payor for your medical expenses, the seasonal flu vaccine, pediatric/adult pneumococcal, and shingles (Zostovax and Shingrix) vaccines will be paid in full when administered by a pharmacy that participates in the NALC Flu and Pneumococcal Vaccine Administration Network. A complete listing of participating pharmacies is available at [www.nalchbp.org](http://www.nalchbp.org) or by calling CVS Caremark® Customer Service at 800-933-NALC (6252).



Earn \$5 in health savings rewards for having an annual flu vaccine and/or pneumococcal vaccine.



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## Prior Authorization

We require prior authorization (PA) for certain drugs to ensure safety, clinical appropriateness and cost effectiveness. PA criteria is designed to determine coverage and help to promote safe and appropriate use of medications. Medications for antinarcotics, ADD/ADHD, certain analgesics, certain opioids, 510K dermatological products, and artificial saliva will require PA. In certain circumstances, a PA may require the trial or step of a more appropriate first line agent before the drug being requested is approved. To obtain a list of drugs that require PA, please visit our website at [www.nalchbp.org](http://www.nalchbp.org) or call 888-636-NALC (6252).

## Dispensing Limitations

There are dispensing limitations for prescriptions purchased locally at one of more than 68,000 participating NALC Network pharmacies. You may obtain up to a 30-day fill plus one refill of your covered medications at a local participating pharmacy. Maintenance and long-term medications may be ordered through our Mail Order Prescription Drug Program or through the CVS Caremark® Maintenance Choice Program for up to a 60-day or 90-day supply (21-day minimum). The 21-day minimum does not apply to specialty drugs ordered through CVS Specialty™. Patients confined to a nursing home, patients in the process of having their medications regulated, or when state law prohibits dispensing quantities of medications greater than 30-day, can continue to fill their prescriptions at a local participating pharmacy. Members should contact the Plan at 888-636-NALC (6252) for instructions and authorization.

## Compound Drugs

A compound drug is a medication made by combining, mixing, or altering ingredients in response to a prescription, to create a customized drug that is not otherwise commercially available. Certain compounding chemicals are not covered through the prescription benefit and will be determined through preauthorization. Refill limits may apply. Contact CVS Caremark® at 800-933-NALC (6252) to obtain prior authorization.

## Lower Cost Generics

Reduce your out-of-pocket costs by asking your medical professional to prescribe generic drugs. Although the cost difference can be dramatic, generic drugs are pharmacologically identical to their brand name versions. The FDA requires that generic drugs be as safe and effective as brand name drugs. Call CVS Caremark® at 800-933-NALC (6252) to see if your brand name prescription is available as a generic.



# Prescription Drug Program

## Formulary

We use a formulary drug list. Certain non-formulary drugs may only be covered with prior authorization. You may order a copy of the Advanced Control Specialty Formulary® drug list by calling 800-933-NALC (6252) or by visiting our website at [www.nalchbp.org](http://www.nalchbp.org). Our formulary is subject to review and modifications throughout the year.

### Your 2021 Drug Cost-Share for the NALC Health Benefit Plan Consumer Driven Health Plan (CDHP) and Value Option Plan

#### Generic Drug:

Network Retail up to 30-day supply  
Mail Order 90-day supply

#### You Pay:

\$10 (\$5 generic for asthma, diabetes & hypertension)\*  
\$20 (\$13 generic for asthma, diabetes & hypertension)\*

#### Formulary Brand Drug:

Network Retail up to 30-day supply  
Mail Order 90-day supply

#### You Pay:

\$40\*  
\$90  
(\$70 Formulary brand for asthma, diabetes & hypertension)\*

#### Non-Formulary Brand Drug:

Network Retail up to 30-day supply  
Mail Order 90-day supply

#### You Pay:

\$60\*  
\$125  
(\$110 Non-formulary brand for asthma, diabetes & hypertension)\*

#### Specialty Drugs\*\*:

Caremark Specialty™ Mail Order 30-day supply  
Caremark Specialty™ Mail Order 90-day supply

#### You Pay:

\$250\*  
\$450\*

#### Non-network retail:

You pay 50%\* of the Plan allowance and the difference, if any, between our allowance and the billed amount.

*\*Prescription drugs are subject to the calendar year deductible. Your PCA must be used first and then you must meet the remainder of your deductible before your Traditional Health Coverage begins.*

*\*\*All specialty drugs require prior authorization. Specialty drugs, including biotech, biological, biopharmaceutical, and oral chemotherapy drugs are generally defined as high-cost prescription drugs that treat complex conditions and require special handling and administration and can cost thousands of dollars for a single dose. NALC's Advanced Control Specialty Formulary utilizes step therapy for certain specialty medications. We require the use of preferred drugs before non-preferred specialty drugs are covered. Our Advanced Control Specialty Formulary focuses on biologic therapy classes that have multiple products with prescribing interchangeability based on safety and clinical efficacy. Step therapy uses evidence-based protocols that require the use of a preferred drug(s) before non-preferred specialty drugs are covered. Call CVS Specialty™ at 800-237-2767 to obtain prior approval.*

# Prescription Drug Program

## CVS Maintenance Choice Program

If you prefer the convenience of purchasing maintenance medications locally, you can purchase a 90-day supply (84-day minimum) of covered drugs and supplies at a local CVS Caremark® Pharmacy, through our Maintenance Choice Program. You will pay the applicable mail order copayment for each prescription purchased.

## Tips to Help you Save Money on your Prescriptions

1. Ask for generics first. Generic drugs can cost up to 80% less than brand name drugs.
2. Remember the NALC Health Benefit Plan CDHP and Value Option Plan Formulary Drug List. If a generic isn't available, ask your doctor to prescribe a drug on your plan's formulary drug list, if appropriate. Visit our website at [www.nalchbp.org](http://www.nalchbp.org) for a current listing.
3. Order 90-day supplies of long-term medications to save money. Sign up for CVS Caremark® Mail Service to enjoy the convenience of having your medication shipped directly to you at no additional cost or have them filled at your local CVS Pharmacy through the Maintenance Choice Program.
4. Fill short-term prescriptions at a network pharmacy. You will pay more for short-term (30 days or less) prescriptions that are not filled at an NALC CareSelect Network pharmacy.
5. Some drugs require prior approval before the Plan will cover the medication. Call CVS Caremark® at 800-933-NALC (6252) to determine if your drug requires prior approval.

## MinuteClinic®



MinuteClinic® is more than just a regular walk-in clinic. MinuteClinic offers convenient high-quality care for minor illnesses, minor injuries, skin conditions, vaccinations, physicals and more. Clinics are located inside CVS Pharmacy® locations, select Target® stores and inside the new CVS® HealthHUB®. MinuteClinic offers flexibility and no appointment is necessary. Visit [www.cvs.com/minuteclinic](http://www.cvs.com/minuteclinic) for more information and a complete list of services.

