

Prescription drug benefits



**Brian
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The NALC Health Benefit Plan continues its partnership with CVS Caremark, our pharmaceutical benefit manager, to maximize your prescription coverage. Together, we offer our members one of the largest retail pharmacy networks, with more than 69,500 participating pharmacies nationwide in our NALC CareSelect Network.

The Plan's prescription drug program 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. For more information, contact CVS/specialty™ at 800-237-2767.

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Generic drugs (Tier 1) have the same active ingredients and are available in the same strength and dosage as the equivalent brand-name drug. Before a generic can be labeled as equivalent to the brand-name drug, it must meet stringent standards set by the Food and Drug Administration (FDA). Generic drugs provide the same therapeutic effects as their brand-name equivalents. Talk to your doctor or pharmacist about whether generic drugs are available for any brand-name drugs you are currently being pre-

scribed. The use of generic drugs adds value to your health care dollars. Based on average ingredient cost, generics can save as much as 80 percent over their brand-name counterparts.

Under Tier 2, we use a formulary called the NALC Health Benefit Plan formulary drug list. Our formulary is a list of prescription drugs, both generic and name brand, that provide a safe, effective and affordable alternative to other generic and brand-name drugs that are available and have a higher cost-share. Our formulary is open and voluntary. The Plan's formulary is updated quarterly and lists commonly prescribed brand-name and generic drugs. Please keep in mind it is not an all-inclusive list.

When there is no generic available, there may be more than one brand-name medication to treat a condition. The brand-name drugs listed on the formulary list identify products that are considered to be clinically appropriate and cost-effective. When a brand-name drug is required, your out-of-pocket cost will be less when you use a drug on the NALC HBP formulary drug list. Please note that the drugs listed may change.

The NALC Health Benefit Plan Formulary does not list all brand-name drugs available for the Tier 2 benefit level. Our formulary is a list of commonly prescribed brand name drugs and is updated quarterly. It is not an all-inclusive list, and you should always call CVS Caremark at 800-933-NALC (6252) to verify your cost-share for any drug.

Keep in mind, there are dispensing limitations for prescriptions purchased locally at one of the more than 69,500 participating NALC network pharmacies. You may obtain up to a 30-day fill plus one refill of your covered medication at a local participating pharmacy. Maintenance and long-term medications may be ordered through our mail-order prescription drug 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 who are confined to a nursing home, patients in the process of having their medications regulated, or patients whose state laws prohibit dispensing quantities of medications greater than a 30-day supply 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.

Note: *This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2017 NALC Health Benefit Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.*