

# YOUR PHARMACY BENEFITS



Your plan covers a variety of prescription drugs and includes options for filling your prescriptions. Read more to learn how your pharmacy benefits work.

## What drugs are covered and how much will my prescriptions cost?

Covered drugs are shown on the Medica drug list. This list includes both brand-name and generic drugs, and is reviewed and updated regularly by a group of independent physicians and pharmacists. Your doctor can use this list to choose the medications that are right for you, while helping you get a good value.

The drug list is divided into three groups, which determine your share of the costs (generic, preferred brand and non-preferred brand). Generic drugs have the lowest copayment or coinsurance. To see your costs, log on to [mymedica.com](http://mymedica.com) and choose the *Pharmacies & Prescriptions* tab, then navigate to the Check Drug Cost tool.

With the Check Drug Cost tool you can:

- See what drugs are covered
- Look up how much a drug will cost
- Check whether there's a lower-cost generic option for your drug

## How do I fill my prescriptions?

You can fill your prescriptions at a retail pharmacy in Medica's large pharmacy network. To find a network pharmacy near you, log on to [mymedica.com](http://mymedica.com).

Many plans also offer options for filling ongoing prescriptions. Check your coverage document on [mymedica.com](http://mymedica.com) to see if your plan offers:

- **90-day refills**  
You can pick up a three-month supply of medication at one time from certain retail pharmacies. To find a pharmacy near you, log on to [mymedica.com](http://mymedica.com). Use the Check Drug Cost tool and select a 90-day supply.
- **Mail Order**  
With mail order, you can have ongoing medications mailed right to your home. Learn more on [mymedica.com](http://mymedica.com), or contact Medica's designated mail order vendor, CVS Caremark Mail Service Pharmacy, at **844-453-5186**.



You have access to a mobile app that helps you save money and manage your prescription benefits on the go. With the app you can:

- Check drug costs and learn how to save on your prescriptions
- Find a network pharmacy
- Print or view a temporary prescription ID card
- Manage mail order prescriptions

You can download the free CVS Caremark™\* app from the Apple App Store or on Google Play.

\*CVS Caremark administers Medica's pharmacy program.

## When can I get refills?

You can refill your prescription when you've used 85% of your medication. The pharmacy calculates this amount based on your prescription's quantity and the date you last had it filled. As an example, say your prescription is for a 31-day supply:

Days' supply of medication	31
Multiplied by 85%	$\frac{x .85}{26}$

In this example, you can refill your prescription 26 days after you fill it. These refill guidelines help ensure safe use of medications and minimize waste. If there's a reason you would need to refill sooner (for example, you are leaving on a vacation) call Customer Service.

## Are there any restrictions on my medications?

Some drugs have special requirements or limitations, which are noted on the drug list and in the Check Drug Cost tool on [mymedica.com](https://www.mymedica.com).

- **Prior authorization (PA):** To receive coverage, your doctor must first request approval from Medica.
- **Step therapy (ST):** Step therapy is sometimes used when there are several drug options for treating the same condition. Before receiving coverage for a drug requiring step therapy, you must first try one or more preferred drugs.
- **Quantity limit (QL):** The maximum amount allowed for a specific period of time or per prescription. For example, 60 tablets per month.

## What is a specialty drug, and how do I get a specialty prescription filled?

Some medications are considered specialty drugs. These drugs are used to treat certain complex health problems. Specialty drugs tend to be very expensive and may need special handling. The Specialty Drug List is divided into two groups, preferred and non-preferred. Preferred specialty drugs have the lowest copayment or coinsurance. To see your share of the costs and a list of medications that are considered specialty drugs, log on to [mymedica.com](https://www.mymedica.com). You'll fill most specialty drug prescriptions through Medica's designated specialty pharmacy, Accredo Specialty Pharmacy. Contact them at **866-544-6817**.

## What if I have a health savings account (HSA)?

With an HSA, you generally pay the full cost of your prescriptions until you meet your deductible. Some HSA plans cover certain preventive maintenance drugs before you meet your deductible. To see if yours does, check your coverage document on [mymedica.com](https://www.mymedica.com). Or you can use the Check Drug Cost tool to look up your cost for a particular drug. The tool takes into account your specific coverage and whether you've met your deductible.

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