

# Health Net Pharmacy Benefits

\$5,000 deductible (\$10/\$30/\$50)

HSA-Compatible PPO

| Benefit Description   | Participating pharmacy – member responsibility                        | Nonparticipating pharmacy – member responsibility |
|---|---|---|
| <b>Tier 1</b> – Drugs listed on the Health Net formulary (primarily generic)  | \$10  | \$10 + 50% AWP (\$250 max)                        |
| <b>Tier 2</b> – Drugs and diabetic supplies (including insulin) listed on the Health Net formulary (primarily brand name)   | \$30  | \$30 + 50% AWP (\$250 max)                        |
| <b>Tier 3</b> – Drugs include non-preferred Brand Name Drugs, Brand Name Drugs with a generic equivalent (when Medically Necessary), drugs listed as Tier 3 in the Formulary, drugs indicated as “NF”, if approved, or drugs not listed in the Formulary. | \$50  | \$50 + 50% AWP (\$250 max)                        |
| <b>Specialty Tier</b> – High-cost drugs used to treat complex medical conditions  | 30% (\$250 max)   | Not covered                                       |
| <b>Deductible</b> – Brand drugs   | \$5,000 deductible per member per calendar year combined with medical |   |
| <b>Out-of-pocket maximum</b>  | Per calendar year, combined with the medical out-of-pocket maximum    |   |

## Mail order convenience

If your prescription is for a maintenance medication (a drug that you will be taking for an extended period of time), you have the option of filling it through our convenient and cost-saving mail order pharmacy program. Under this program, your copayments for up to a 90-day supply are:

| Benefit level                    | Member responsibility |
|----------------------------------|-----------------------|
| <b>Tier 1 – Generic</b>          | \$20                  |
| <b>Tier 2 – Brand, preferred</b> | \$75                  |
| <b>Tier 3 –Non-formulary</b>     | \$125                 |

For complete information, log on as a Health Net member at [www.healthnet.com](http://www.healthnet.com) > **My Pharmacy Benefits > Mail Order Pharmacy** or call Member Services at 800-676-6976.

## Generic substitutions

Generic drugs will be dispensed when a generic drug equivalent is available. Health Net will cover brand-name drugs that have generic equivalents only when the brand-name drug is medically necessary and the physician obtains prior authorization from Health Net, subject to copayment requirements described in the member’s Schedule of Benefits.

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