

# Pharmacy Benefits *Member Guide*

*Making the most of your pharmacy benefits*



**Carol Kim,  
Health Net**

*We focus on getting you  
the health information you  
need, when you need it.*



**Health Net®**

# Understanding Your Health Net Pharmacy Benefits



This guide makes it easier for you to understand your Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) pharmacy benefit coverage and important cost-saving options. Not all plans are the same. You'll want to refer to your coverage documents<sup>1</sup> for details about your specific plan.



Some plans will cover most female prescription contraceptives and other preventive medications at \$0 cost-share.<sup>1</sup>

## *Tiered benefit plans*

Health Net's two- and three-tier plans give you both generic and brand-name prescription drug coverage. You get easy-to-use pharmacy programs that offer the convenience you want with the value you're looking for.

Coverage on some drugs may not follow the generic and brand tier system. Please refer to your plan documents<sup>1</sup> and Health Net's Recommended Drug List (RDL) for coverage, cost-share and tier information.

Some plans may also have a Specialty Tier which is covered under the pharmacy benefit. Specialty Tier drugs will usually be provided by a specialty pharmacy identified by Health Net. Most of these drugs require prior authorization. Please consult your plan documents<sup>1</sup> to determine whether your pharmacy benefit includes the Specialty Tier, and see the RDL for coverage.

<sup>1</sup>The Evidence of Coverage (EOC) or Certificate of Insurance (COI) are legal binding documents. If the information in this brochure differs from the information in the EOC or COI, the EOC or COI applies.

### *Mail order convenience*

Health Net's mail order pharmacy program gives you the convenience of having your daily maintenance medications delivered to your home or office. You also get the added benefit of receiving an extended supply of your prescription medications. No need to think about refills every month. Our mail order program may also help you lower your out-of-pocket costs.

Once you're enrolled in your new Health Net plan, log in to **www.healthnet.com** to get started.

If you have questions, call the Health Net Customer Contact Center telephone number on the back of your ID card.

### *Cost-saving tips*

Save time and money with these simple steps:

- Ask your doctor about generic medications that may work for you.
- Fill prescriptions at Health Net participating pharmacies.
- Be sure your doctor prescribes medication on the Health Net RDL and ask if it requires prior authorization.
- Fill your maintenance medications through our mail order pharmacy program.

### *Medications: ensuring a smooth transition*

Ensuring a smooth transition of your current medications is an important first step for new members. You'll breathe easier knowing your current medications are covered by your new Health Net plan.

Visit [www.healthnet.com](http://www.healthnet.com) to verify that your medication is on Health Net's RDL or if it requires prior authorization. Once you find it's on the list, you're good to go.

If your medication does require prior authorization, you can either start the transition process or talk to your doctor about other medications on Health Net's RDL that will work just as well for you.

### **How to transition your medications**

You can transition select maintenance medications – those you take every day – to your new Health Net pharmacy coverage by following these simple steps:



Get more done online! Register from the home page at [www.healthnet.com](http://www.healthnet.com) for your user name and password.



**Andre Hamil,**  
Health Net

*We build doctor networks  
to give you choices.*



- Within the first 90 days of your enrollment with Health Net, review the Prescription Transition form included in your enrollment packet, or obtain one by going to [www.healthnet.com](http://www.healthnet.com).
  - A separate form is required for each family member transitioning medications.
  - Make sure each medication you wish to transition that requires a prior authorization from Health Net is listed on the form.
  - If your medication is not listed on the form, you may be required to have your doctor call Health Net for prior authorization to ensure coverage.
- The form(s) must be completed and submitted within the first three months of eligibility with Health Net.
- Fax or mail the completed form(s) to the fax number or address shown on the form.

When Health Net receives the form(s), authorization for each eligible medication will be entered into the pharmacy claims processing system, so you can obtain your medications with your new Health Net pharmacy coverage.

If your doctor prescribes a medication that requires prior authorization, and it is not on the Prescription Transition form or Health Net's RDL, your pharmacy will contact your doctor to either suggest an alternative medication covered by Health Net and/or will ask your doctor to contact Health Net to request coverage for the medication they prescribed. This is common practice followed by all pharmacies and doctors.

### *Prior authorization: transitioning medications*

If you're a new or existing Health Net member and your doctor orders a new medication, check to see if the medication is on Health Net's RDL and if it requires a prior authorization. If it does require a prior authorization (noted on the RDL with a "PA"), ask your doctor to contact Health Net to request coverage for the prescribed medication.

#### **What is prior authorization<sup>2</sup>?**

Prior authorization is one of the ways Health Net ensures our members get the safest medications with the best value and that they are approved by the Food and Drug Administration (FDA). It refers to the simple process of getting approval from Health Net for certain drugs requiring pre-approval before they are covered.



Save money by using your mail order pharmacy benefits.

### Medications that require prior authorization fit one or more of the following criteria:

- Have a high potential for abuse.
- Require laboratory tests/monitoring for safety reasons.
- Are part of a step-care guideline.
- Used for indications not approved by the FDA or Health Net.
- Have a high potential for "off-label" or experimental use.
- Benefit exclusions or limitations may apply.

<sup>2</sup>Health Net will approve prior authorization requests when medical necessity has been demonstrated.

## Two-tier benefit copayment

<i>Prescription is for:</i>	<i>You pay:</i>
Generic drugs on the RDL	In most cases, the lower copayment (Tier I)
Brand-name drugs on the RDL	In most cases, the higher copayment (Tier II)

## Three-tier benefit copayment

<i>Prescription is for:</i>	<i>You pay:</i>
Generic drugs on the RDL (preferred generics)	In most cases, the lower copayment (Tier I)
Brand-name drugs on the RDL (preferred brands)	In most cases, the higher copayment (Tier II)
Brand or generic drugs not on the RDL (non-preferred generics)	In most cases, the highest copayment (Tier III)

## Specialty tier

<i>Prescription is for:</i>	<i>You pay:</i>
Specialty drugs (primarily high-cost drugs. May be oral, inhaled or injectable drugs.)	In most cases, a coinsurance or the Tier specified in the Specialty Drug List or formulary

## About plan deductibles

Some plans have an annual deductible – the amount you pay before your plan benefits will pay for covered services. If your plan has an annual deductible, it means you pay:

- The full price of your prescription until you reach the deductible amount.
- Only the copayment or coinsurance amount, based on your benefit plan, after you've met the deductible amount.

Check your coverage documents<sup>1</sup> to see if you have a plan deductible and how it works with your benefit plan.



Angel Nazir,  
Health Net  
We help improve  
the health care  
experience.

## Comprehensive pharmacy network

Health Net has an extensive pharmacy network throughout the state and across the country. So it's easy to find a quality pharmacy right around the corner from where you live and work.

Participating pharmacies include major supermarket-based and privately owned pharmacies throughout California, as well as major pharmacy chains throughout the United States. When you fill your prescriptions at a Health Net participating pharmacy, you receive your prescription drugs at the highest available benefit coverage under your plan. By using a non-participating pharmacy, you may have to pay full price for your prescription.

Visit [www.healthnet.com](http://www.healthnet.com) for a list of Health Net participating pharmacies.

*For more information*

Call the Health Net Customer Contact Center  
at the number shown on the back of your  
ID card or visit our website at  
**[www.healthnet.com](http://www.healthnet.com)**.

Always consult your physician before changing medication regimens and when evaluating treatment alternatives.

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