

UNDERSTANDING YOUR HEALTH NET PHARMACY BENEFITS

*Los Angeles Unified School District – Learning about your
pharmacy benefits can save you time and money*



Health Net[®]
A BETTER DECISION

HEALTH NET MAKES USING YOUR NEW PHARMACY PLAN TROUBLE-FREE

Medicine today is complicated. This brochure is designed to help make things simpler by answering some frequently asked questions which will help you get the most out of your pharmacy benefits. See your Evidence of Coverage for details about your plan benefits.

Transitioning prescription coverage from Pacificare

How can I be sure that a prescription will be covered?

1. You can verify your current medication is part of Health Net's Formulary, or Recommended Drug List (RDL), by visiting www.healthnet.com/lausd.
2. Ask your doctor if the drug(s) you are taking or he/she is prescribing requires prior authorization.
3. If you are new to Health Net, your current maintenance medication(s) may require prior authorization from Health Net. If so, you'll need to submit a Prescription Transition form or have your doctor submit a request for authorization. The Prescription Transition form can be found by visiting www.healthnet.com/lausd.



PHARMACY BENEFIT COPAYMENT OVERVIEW

The District is changing your HMO pharmacy plan from a single-tier to a two-tier structure effective January 1st, 2009, as follows:

	TIER 1	TIER 2
	GENERIC DRUGS ON THE HEALTH NET FORMULARY	BRAND-NAME DRUGS ON THE HEALTH NET FORMULARY
Retail pharmacy (up to a 30-day supply)	\$5	\$7.50
Mail Order pharmacy (90-day supply)	\$10	\$10
Mandatory mail order program for maintenance medications	New provision effective January 1, 2009 – You are required to use mail order for any maintenance medication that you have already filled three (3) times at a retail pharmacy.	
Generic substitutions	If a brand-name drug (formulary or non-formulary) is requested when a generic equivalent is available, you will have to pay the full cost of the medication, unless your doctor obtains prior authorization from Health Net. This policy applies whether the prescribing doctor notes "Dispense As Written," "Do Not Substitute" or similar words, or you request a brand-name drug.	

Note that the preceding overview provides highlights of benefit information about the LAUSD Health Net HMO Plan. Complete details about the plan are contained in the legal plan documents that govern plan operations and administration. If there is a discrepancy between the information provided above and the provisions of the plan documents, the plan documents will govern.

Mandatory mail order program for maintenance medications

New provision effective January 1st, 2009

What is the Health Net mail order pharmacy program?

The Health Net mail order pharmacy program gives you the convenience of home delivery for maintenance medications (drugs used on a daily basis), and it saves you money! Your copayment will be only \$10 for up to a three-month supply through our mail order pharmacy.

Please be aware that you must use the mail order pharmacy program after filling your prescription for maintenance medications three (3) times at a retail pharmacy.

Do I have to use Caremark for my maintenance medications?

Yes. Maintenance medications filled at a retail pharmacy won't be approved after three refills, and you'll be responsible for the full cost.

What drugs can I order through the mail order program?

As noted above, you must use the mail order program for all maintenance medication prescriptions after the third refill at a retail pharmacy. A maintenance medication is a prescription drug taken continuously to manage chronic or long-term conditions where the person responds positively to drug treatment and dosage adjustments are either no longer required or made infrequently. A list of common maintenance medications can be found at www.healthnet.com/lausd.



What drugs are not considered maintenance medications?

Antibiotics that treat infection, medications used for pain, acute medical conditions or medications that have a specified course of therapy, medications where the physician is titrating the dose for a patient or medications not taken chronically on a daily basis are not considered maintenance drugs.

What can I do to ensure efficient service through the mail order program?

To ensure fast, efficient service please follow the following tips:

1. For new prescriptions for maintenance drugs: Ask your physician to write two prescriptions; the first for a 30-day supply that you should fill through a retail pharmacy. The second should be written for a 90-day supply with refills if your doctor deems this is appropriate. Once you obtain the first script you can mail your second prescription to the mail order vendor before your third refill is used up. The mail service will send your second prescription as soon as it is eligible for refilling. (Follow this step each time you have a new prescription.)
Remember – after 3 refills you are required to use mail order under this plan for maintenance medications.
2. Include the Health Net/Caremark mail order form with your prescription. Be sure to complete all sections including those titled, “allergies” and “conditions.” You can obtain a copy of the mail order form by contacting the Health Net Customer Care Center at 1-800-654-9821 for Active Employees and Early Retirees or 1-800-275-4737 for Medicare Retirees or by visiting www.healthnet.com/lausd.
3. Include the correct copayment or coinsurance. You can pay by check, money order, VISA, MasterCard, Discover or American Express. If paying by credit card, please provide the number, expiration date and verification code.
4. Allow at least 14 days for delivery.

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Is there a number I can call to reach Caremark?

Yes. The number to call is 1-888-624-1139. You may use this number to order refills, check on the status of your order, or ask general mail order questions. You may also call Health Net’s Customer Service to obtain mail order forms.

Questions about your pharmacy benefits, eligibility or what’s covered should be directed to Health Net at 1-800-654-9821 for Active Employees and Early Retirees or by calling 1-800-275-4737 for Medicare Retirees.

Can I refill by phone or online?

Yes. Both options are available with Caremark.

- **Telephone:** Call 1-888-624-1139 and have your credit card handy.
- **Online:** Go to www.healthnet.com.

Note that Caremark pharmacists can only fill refills authorized by your physician.

How will I know if there is a problem with my prescription?

A Caremark (agent/representative) will call you. If no one is home, they will leave a message for you to call “Caremark”. They will not leave any other information to ensure your privacy. You must call Caremark at 1-888-624-1139 within 48 hours or they will return your prescription unfilled.

Prior authorization

Why do some drugs require prior authorization?

Prior authorization is a patient safety program to ensure members get the safest medications with the best value and are approved by the Food and Drug Administration (FDA). Medications selected for prior authorization are based on at least one 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
- Has high potential for “off-label” or experimental use
- Benefit exclusions or limitation may apply

How do I obtain a prior authorization for medication on the Recommended Drug List?

Your pharmacy will contact your physician and offer alternative medications covered by Health Net or will ask the physician to call us at (800) 548-5524,¹ option 3, to request coverage for the medication. This is a common practice and pharmacies and physicians are very aware of the process.

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HELPFUL DEFINITIONS:

Health Net Recommended Drug List (RDL):

A list of prescription drugs eligible for coverage. Medications not listed on the RDL will require prior authorization from Health Net or they will not be covered.

Prior authorization: The process of getting approval from Health Net for certain prescriptions before they will be covered.

Maintenance Medication: A maintenance medication is one that you take on a daily and ongoing basis to maintain your health and dosage changes are not likely. Examples of this type of medication are those that you take for blood pressure or cholesterol.

Generic drugs: The pharmaceutical equivalent of brand name drugs whose patents have expired and are produced by multiple drug companies, usually at a lower cost. Generics are FDA-tested, and approved to meet the same standards of safety and effectiveness as their brand name versions.

Grandfathering: “Grandfathering” is a program that may allow some maintenance medications not on the Health Net Recommended Drug List to be covered without prior approval by the Plan. Grandfathering does not change a copayment or coinsurance.

Pharmacy copayment: The amount you pay for each prescription. This is done at the time you pick up your prescription.

My pharmacist tells me my medication is not covered or requires prior authorization, what should I do?

If you are new to Health Net, first inform the pharmacy of your new insurance under Health Net. The pharmacy must update the information in their computer system to send the prescription to the correct insurance company. If you have been on a specific medication for a long period of time and the pharmacist informs you that you're not covered or the drug requires prior authorization, he or she can call Health Net at (800) 548-5524,¹ option 3, and advise us of the situation. In most cases we will approve the medication immediately. There are some drugs that are specifically limited or excluded from coverage – refer to your Plan documents for specific information.

Filling prescriptions at the best price

Where can I get prescriptions filled?

Health Net contracts with most major supermarket-based pharmacies and privately owned pharmacies in California, as well as all major chains throughout the United States. Purchasing covered drugs at a Health Net participating pharmacy ensures that you receive the highest available benefits for prescription drugs under your plan. If you use a non-contracted pharmacy, you may not have coverage. To find a Health Net pharmacy, log on to www.healthnet.com/lausd.

How do I get my prescription at the best price?

1. Ask your doctor or pharmacist if your prescribed medication is on our formulary, or if there is an alternative that is covered.
2. If it is a brand name drug, ask if there is a generic alternative you can use. If you select the brand name drug when a generic alternative is available, you will be responsible for the full cost of the medication. If your doctor selects the brand name drug when a generic alternative is available, he or she must contact Health Net for prior authorization, or the medication will not be covered.

3. Sign up for the Health Net mail order pharmacy program for your ongoing (maintenance) prescriptions (mandatory after 3 fills at a retail pharmacy)
4. Purchase covered drugs at a participating pharmacy.

Prescription tips when traveling

What about my prescriptions when I'm traveling?

Before you leave for vacation, be sure to pack all maintenance medication (medication which is required on a daily basis), your Health Net ID card, a pharmacy claim form and your doctor's phone number.

If you are on vacation within the United States and need to obtain a refill of your prescription call Health Net's Customer Contact Center for the name of a participating pharmacy in the area. When getting your prescription filled, show your Health Net ID card and you'll pay the same copayment you pay at home – with no claim form required. The pharmacist may need to contact your physician before refilling.

If you are traveling and get a prescription filled at a non-participating pharmacy for an urgent or emergent medical condition within the United States, make sure you have a prescription claim form with you. Both you and the pharmacist must complete part of the form. When you return home from your trip, submit the form to Health Net.

TIP: Use the mail order pharmacy program for maintenance medications because it allows you to purchase **up to three months of medication at one time** for a \$10 copayment.



¹ This telephone number is for physicians and pharmacies only. If the prior authorization request is phoned in, then an answer is given immediately in most cases. If the request comes in by fax, then an answer is provided within 24-72 hours depending on the urgency of the request.