



WILL MY PRESCRIPTION DRUGS BE COVERED?

Start with the Formulary:

The Formulary is a list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. This is also called a drug list.

Brand-name medications not on the Formulary are “non-preferred.” This means that you pay 100% of the cost of these medications.

If your prescriber thinks a non-preferred drug is medically best for you, you can request to receive it at the preferred cost. Your prescriber can file a Coverage Determination Request on your behalf. The plan then reviews the request and approves or denies it.

Formulary lists are subject to change annually.

How to Understand a Formulary:

The first page contains a key to the different abbreviations next to the drug names. Look in the Index at the end of the document for an easy reference to the complete list. If a drug isn't listed, it is non-preferred.

- Brand-name drugs are listed in CAPITAL letters (such as ENTRESTO)
- Generic drugs are listed in lower case letters (such as acetaminophen/codeine)

Where to Find the Formularies:

Go to www.ohsers.org/retirees/health-care-in-retirement/plans-and-premiums. Scroll down to the prescription drug coverage links for either the Medicare or Non-Medicare plans.

Plan Maximum Co-pays*

Once you know if you take medication listed on a plan's Formulary, you can estimate the cost. If the actual cost is lower than the maximums, you pay the lower amount.

▪ Generics

Retail Pharmacy – the most you will pay for a month's supply is \$7.50

Home Delivery – the most you will pay for a three-month supply is \$15

▪ For Preferred Brand-Name Drugs

Retail Pharmacy – the least you will pay for a month's supply is \$25; the most you will pay is \$100

Home Delivery – the least you will pay for a three-month supply is \$45; the most you will pay is \$200.

Drugs not listed on the formulary are not covered.

(Over)

DID YOU KNOW?



More than 90% of prescriptions filled under SERS' health care coverage are for generic drugs. Generics have much lower co-pays than preferred brand-name drugs.

If you want to know more about drug prices, GoodRx.com is a good source of information. This data will provide you with an approximate estimate of the cash cost of your drug. You can then use the Formulary and Plan Maximum information to estimate your actual share of the cost for any drug. Of course, the drug's actual price on the day you fill your prescription will be different based on many factors, but this information can help you with a reliable estimate.

*This information is intended only to provide estimated costs. Plan documents with complete coverage rules and requirements will prevail.