

March Wellness Action Message

Quarterly Theme: Importance of Preventive Care

March Message: Understanding your Pharmacy Benefits



Take Action: It is important to understand your pharmacy benefits and options for filling your prescriptions. Read more to learn how your pharmacy benefits work.

What's the difference between brand-name drugs and generic drugs?

A brand-name drug is protected by a patent for a certain amount of time. That means only one manufacturer can make the drug during that time. Once the patent expires, generic versions of the drug are often introduced.

Generic drugs have the same active ingredients as their brand-name counterpart and must meet the same quality standards as brand-name drugs, but are generally less expensive.

Both brand-name and generic drugs are regulated by the Food and Drug Administration (FDA).

What drugs are covered?

Covered drugs are on the Medica drug list. We offer more than one drug list, so check the list each time you change plans or get prescribed a new medication.

The drug lists include brand-name and generic drugs, and they're regularly reviewed and updated by independent physicians and pharmacists. Your doctor can use your plan's list to choose medications that are right for you, while helping you get a good value. You can find the drug list on your member website at [Medica.com/signin](https://www.medicare.com/signin).

How are over-the-counter medications covered?

Select over-the-counter medications are available to you for a \$0 copay through your Duluth Joint Powers Enterprise plan. To receive these medications for a \$0 copay, get a prescription for the medication from your health care provider and fill the prescription at your pharmacy.

[View the list of select over-the-counter medications available for a \\$0 copay.](#)

How much will my drugs cost?

To see your costs, sign in to your member website and click on the Medications tab. The *Price a Medication* tool lets you:

- See what drugs are covered
- Look up drug costs
- Check if there's a lower cost-generic option for your drug

How can I fill up my prescriptions?

You can fill them at a retail pharmacy in your plan's network. If you've changed your plan recently, confirm your pharmacy is still in-network before your next prescription fill.

To find a network pharmacy near you, sign in to your member website.

Many plans have options for filling ongoing prescriptions. Check your coverage document on your member website to see if your plan offers:

- **90-day refills:** You can pick up a three-month supply of medication at one time from some retail pharmacies. To find one near you, check your member website.
- **Mail Order:** Mail order allows you to have ongoing medications mailed right to your home. Learn more on your member website or contact our designated mail order vendor, Express Scripts Pharmacy, at **1 (800) 263-2398**.

Are there any restrictions on my medications?

Some drugs have special requirements or limitations. You'll find them on the drug list and in the *Price a Medication* tool on your member website.

- **Prior Authorization (PA):** To get 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? How do I get a specialty prescription filled?

Some medications are considered specialty drugs. These drugs are used to treat certain complex health problems. They tend to be 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, check your member website. You'll fill most specialty drug prescriptions through our designated specialty pharmacy, Accredo Specialty Pharmacy. Contact them at **1 (866) 544-6817**.

Additional resources at your fingertips

GO MOBILE! You have access to a mobile app that can help 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
- View a temporary prescription ID card
- Manage mail order prescriptions

Start by downloading the free Express Scripts® app from the App Store or on Google Play.

Or

Call Member Services at the number on the back of your Medica ID card (TTY: **711**).

Websites:

[Pharmacy | Duluth Joint Powers Enterprise \(welcometomedica.com\)](https://www.welcometomedica.com)

[Medica.com/signin](https://www.Medica.com/signin)