



Harvard Pilgrim  
Health Care

# Your guide to prescription drug coverage

Premium 4-Tier



# Our 4-tier prescription drug plan helps you get the most from your coverage.



**Fact:** FDA-approved generic drugs contain the same active ingredients as their brand-name counterparts.

All covered medications fall into one of four tiers.



TIER 1

**Selected generic drugs and certain over-the-counter (OTC) medications\***



TIER 2

**High-cost generic drugs and selected brand-name drugs**



TIER 3

**Brand-name drugs without generic equivalents and some high-cost generic drugs**



TIER 4

**Drugs not in Tier 1, Tier 2 or Tier 3**

**\*Over-the-counter medication is covered under Tier 1 as of January 1, 2021.**





# Which tier is my drug in?

For the most up-to-date information, visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx). Choose the year and then “Premium 4-Tier” to find out how your drugs are covered.

## Do drugs ever change tiers?

The short answer—sometimes. The prescription drug market is rapidly changing, with drug costs constantly rising. When drugs do change tiers, it usually happens in January of each year. We'll let you know in the fall about any upcoming changes to our prescription drug program.

## Your drug coverage

### What drugs are covered?

- Most generic drugs
- Brand-name drugs without generic equivalents
- Certain over-the-counter medications\*

### What drugs aren't covered?

- Brand-name drugs with generic equivalents
- Cosmetic drugs
- Some brand-name and higher-cost generic drugs

### Are there limitations on certain drugs?

Yes, we may limit the quantity of some drugs we cover. For example, you may be able to receive only a certain number of pills or doses.

### Do some drugs require prior authorization?

Yes, certain drugs do require prior authorization. This process helps us ensure that you are using the most effective and safe medications for your health conditions. Your prescriber must request prior authorization on your behalf.

### Can I request an exception?

Yes. If you need a drug that we either don't cover or limit, you or your provider can ask us for an exception. For details, visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx). Choose the year and then “Premium 4-Tier” for information on exceptions.

### What is step therapy?

Step therapy is a process that requires you to first try one drug for a medical condition before we cover another drug for that condition.

For example, if Drug A and Drug B both treat the same medical condition, we may require you to try Drug A first. If Drug A does not work, then we will cover Drug B. If you did not try Drug A first, then prior authorization would be required for Drug B.

### How can I learn more?

Use our online Prescription Drug List to find out which drugs we cover. It will show you which ones have quantity limits or require prior authorization or step therapy. Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx). Choose the year and then “Premium 4-Tier” to find out how your drugs are covered.

### What kinds of over-the-counter medications are available in Tier 1?\*

Tier 1 includes certain cough, cold and allergy medicines; skin treatments (dermatology); stomach medicines (gastrointestinal); pain relievers; and eye preparations (ophthalmic).

### How can I get an over-the-counter medication covered under my prescription drug benefit?\*

Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx) and use the Prescription Drug Lookup to find out which over-the-counter medications are included in Tier 1. Ask your provider to write a prescription for the generic version and have it filled at a participating pharmacy.

\*Over-the-counter medication is covered under Tier 1 as of January 1, 2021.

# Filling your prescriptions

## Where can I get my prescriptions filled?

You can get your prescriptions filled at any of 67,000 retail pharmacies that belong to our national participating pharmacy network. To confirm whether your local pharmacy is in the network, visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx). Choose the year and then "Premium 4-Tier" to find participating pharmacies.

## Can I get a 90-day supply?

If you take maintenance medications (i.e., ones you take continually for conditions such as heart disease, diabetes or depression), you can get a 90-day supply from many retail pharmacies or through our mail order program. To learn more about these options, visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx). Choose the year and then "Premium 4-Tier" for details. Depending on your coverage, your cost sharing may be lower when you get these drugs through the mail order program or at retail pharmacies in Maine.

## What if I take specialty medications?

If you take medications for conditions such as hepatitis C, multiple sclerosis or rheumatoid arthritis, your provider must order your prescriptions through our designated specialty pharmacy. Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx) for information on our specialty pharmacy program. Choose the year and then "Premium 4-Tier" for details.



## Questions?

If you have questions about your prescription drugs, please speak with your doctor.

To learn more about Harvard Pilgrim's pharmacy program:



Visit [www.harvardpilgrim.org/rx](http://www.harvardpilgrim.org/rx)



Call

**Already a member?** (888) 333-4742

**Not yet a member?** (866) 874-0817

TTY: 711

# What do I pay for my medications?

Depending on your plan, your payments—also called “cost sharing”—may include a combination of copayments, coinsurance and a deductible. Refer to the Prescription Drug Coverage insert or Schedule of Benefits to find out what you will pay when you pick up prescriptions at the pharmacy.

**Copayment** – A fixed dollar amount you pay for a prescription. Your copayment is typically different for each tier. Each copayment covers an individual prescription up to a 30-day supply or one refill.

**Coinsurance** – A fixed percentage of costs that you pay for medication. Each tier may have a different cost percentage. Your coinsurance charge will be calculated using the lower of the pharmacy’s retail price or Harvard Pilgrim’s discount price for the drugs.

**Deductible** – Depending on your plan, a set amount of money you pay out of your own pocket for medical services and/or prescriptions. If your prescriptions fall under a deductible, you will pay the lower of the pharmacy’s retail price or Harvard Pilgrim’s discount price for the drugs.

**Out-of-pocket maximum** – A limit on the total amount you pay for a year in copayments, coinsurance and deductibles. Your plan may include an out-of-pocket maximum for prescription drugs. Find out in the Prescription Drug Coverage insert or Schedule of Benefits.





## Harvard Pilgrim Health Care

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care,  
Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

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