

Essentials pharmacy plan

AN INNOVATIVE PHARMACY OPTION FOR 51+ LARGE GROUPS

Here's what you need to know about the Essentials pharmacy plan:

- This plan has a restricted list of prescription drugs that still meets basic pharmacy needs.
- At least 1 drug within each drug class is covered.
- Some drugs are excluded from the list, such as:
 - Low-value, high-cost drugs
 - Drugs that have lower-cost, over-the-counter alternatives
 - Competing brands
 - Prescription products that are not Federal Legend* drugs
 - Drugs that are on the market at predatory or egregious price points

Find out which drugs are included

Go to premera.com and select Rx Search under the Pharmacy tab.

Search for drugs covered under the Essentials pharmacy plan by using 1 of 2 codes:

- Use code "E4" for 4 tier benefit design.
- Use code "E1" for single tier coinsurance design.

If a drug is excluded from the Essentials pharmacy plan, "EX" will appear next to the drug name.

Drug tiers

\$	TIER 1	Preferred generic drugs
\$\$	TIER 2	Preferred brand drugs
\$\$\$	TIER 3	Preferred specialty drugs
\$\$\$\$	TIER 4	Non-preferred drugs (generic, brand, and specialty)

Each tier represents a different cost share.

Lower costs with qualified high deductible plans

When combined with a qualified high deductible plan or health savings account (HSA) plan, the Essentials pharmacy plan has a single tier and the benefit is based on the deductible and coinsurance.

Simple to communicate

Find ready-to-share communications that tell your employees about the Essentials pharmacy plan in the Employee Communications Toolkit section of the Premera Employer website at premera.com/ak/employer.

*A Federal Legend drug is defined as a medication product that by Federal law bears the statement "Caution - Federal (U.S.A) law prohibits dispensing without a prescription" or words of similar meaning.