

Highlights of your Health Care Coverage

Effective Date: 01/01/2027

Below is a brief overview of your pharmacy benefit. For more information, please refer to your benefit booklet or sign into www.premera.com to find drug costs and coverages specific to your plan.

PHARMACY PLAN	
PC - RX \$150-\$15/\$60/\$100/50% - ESSENTIALS	
PRESCRIPTION DRUGS	
Formulary Drug List	E4 Essentials Formulary Tier 1 = Preferred Generic Tier 2 = Preferred Brand Tier 3 = Preferred Specialty Tier 4 = Non-preferred Drugs
Annual Benefit Maximum	Unlimited
Individual Deductible PCY	\$150 ded waived for preferred generics
Family Deductible PCY	Family Deductible 2x Individual
Out of Network (Non-participating retail pharmacies)	Same as in-network cost share
Out of Pocket Maximum	Applies to the medical out of pocket maximum
Enhanced Preventive Drug List	No Buy Up
Retail Cost Shares	Tier 1 = \$15 Tier 2 = \$60 Tier 3 = \$100 Tier 4 = 50%
Mail Cost Shares	Tier 1 = \$37.50 Tier 2 = \$150 Tier 3 = \$100 Tier 4 = 50%
Day Supply	Retail: 90 Days, if applicable one copay every 30 day supply; Mail: 90 Days; Specialty: 30 Days
Mandatory Home Delivery for Maintenance Drugs	Excluded
Specialty Pharmacy	AK Compliant Specialty

Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.
Seasonal immunizations provided at a pharmacy will be covered in full up to maximum allowable amount.

Autism: Mental Health, Psychological & Neuropsychological Testing, Outpatient Professional & Facility Care covered as any other service.

Copays are not subject to the deductible unless otherwise noted.

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premiera Blue Cross Blue Shield of Alaska. Members are responsible for amounts in excess of the allowable charge.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms of the plan. This benefit highlight is not a contract and may change. Please see your benefit booklet or call Customer Service for full coverage information including a description of waiting periods, limitations, and exclusions.