

# 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](http://www.premera.com) to find drug costs and coverages specific to your plan.

| <b>PHARMACY PLAN</b>                                        |                                                                                                                                                                                                               |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PC - RX \$5/\$20/\$40/\$75/30%/50% - ESSENTIALS 6T</b>   |                                                                                                                                                                                                               |
| <b>PRESCRIPTION DRUGS</b>                                   |                                                                                                                                                                                                               |
| <b>Formulary Drug List</b>                                  | Essentials E6<br>Tier 1 = Value Generic<br>Tier 2 = Preferred Generic<br>Tier 3 = Preferred Brand<br>Tier 4 = Non Preferred Generic/Brand<br>Tier 5 = Preferred Specialty<br>Tier 6 = Non Preferred Specialty |
| <b>Annual Benefit Maximum</b>                               | Unlimited                                                                                                                                                                                                     |
| <b>Individual Deductible PCY</b>                            | \$0                                                                                                                                                                                                           |
| <b>Family Deductible PCY</b>                                | No Family Deductible                                                                                                                                                                                          |
| <b>Out of Network (Non-participating retail pharmacies)</b> | Specialty Drugs: Not Covered; All other Drugs: Same as In-network cost share                                                                                                                                  |
| <b>Out of Pocket Maximum</b>                                | Applies to the medical out of pocket maximum                                                                                                                                                                  |
| <b>Enhanced Preventive Drug List</b>                        | No Buy Up                                                                                                                                                                                                     |
| <b>Retail Cost Shares</b>                                   | Tier 1 = \$5<br>Tier 2 = \$20<br>Tier 3 = \$40<br>Tier 4 = \$75<br>Tier 5 = 30%<br>Tier 6 = 50%<br>(cost shares apply to the OOP Max)                                                                         |

| PHARMACY PLAN                                      |                                                                                                                                                |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| PC - RX \$5/\$20/\$40/\$75/30%/50% - ESSENTIALS 6T |                                                                                                                                                |
| Mail Cost Shares                                   | Tier 1 = \$12.50<br>Tier 2 = \$50<br>Tier 3 = \$100<br>Tier 4 = \$187.50<br>Tier 5 = 30%<br>Tier 6 = 50%<br>(cost shares apply to the OOP Max) |
| 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                                 | Mandatory - Exclusive                                                                                                                          |

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.*

## Notice of availability and nondiscrimination 800-508-4722 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่นๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

**Discrimination is against the law.** Premera Blue Cross Blue Shield of Alaska (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. Premera does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. Premera provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, TTY: 711, Fax: 425-918-5592, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.