



MVP Health Care® Pharmacy Benefits

This valuable benefit entitles you (and your covered dependents) to coverage for thousands of medications on the MVP Health Care approved drug list (Formulary). MVP makes filling your prescriptions easy. Choose from hundreds of participating pharmacies, including one near you. MVP also offers a convenient mail order pharmacy and specialty pharmacy services through CVS Caremark, our Pharmacy Benefit Manager.

Your prescription drug benefit gives you flexibility when considering your needs for medicine. Generally, benefits are available for medically necessary prescription drugs for up to a 30-day supply at a participating retail pharmacy and may allow up to a 90-day supply through your mail order pharmacy.

Formulary

MVP has a “drug Formulary” in place, which is our approved list of covered medications—those that are proven safe and effective and those that provide clinical value to treat your condition. The Formulary also lists medications that require prior authorization or are subject to step therapy* or quantity limits, as well as whether they are available through mail order. Additionally, some medications are excluded from coverage and require a medical necessity prior authorization review. For a complete list of excluded drugs, visit mvphealthcare.com.

The Formulary is divided into tiers to make it easier for you and your doctor to choose the most appropriate, lowest cost drug. Check your prescription drug rider, schedule, or summary plan description to find out your co-pay for each tier.

- **Tier 1 is your lowest co-pay** and generally includes FDA-approved generic drugs. Generic drugs are as safe and effective as their brand name counterparts.
- **Tier 2 is your mid-range co-pay** and includes preferred brand-name drugs that have been selected based on their efficacy and utilization. Some generics may be in Tier 2.
- **Tier 3 is your highest co-pay** and includes other brand name prescription drugs and all new drugs that are in the review process.

The MVP Pharmacy & Therapeutics (P&T) Committee creates and reviews the Formulary. Drugs are selected based on the role they play in treating a given disease or condition. Each medication is placed in a tier according to how it compares with other drugs that are used to treat the same disease or condition. Some drugs may require prior authorization, Formulary exception, are subject to step therapy* or quantity limits, or are Formulary exclusions. Written policies specific to these drugs are available to all participating providers at mvphealthcare.com.

All drugs that are new to the market are placed in Tier 3 and require prior authorization until they are reviewed by the P&T committee.



For the most up to date information about the MVP pharmacy benefit including the Formulary, the use of generic drugs, and the mail order pharmacy, visit mvphealthcare.com and select *Members*, then *Prescription Benefits*.

CVS Caremark

CVS Caremark is MVP’s Pharmacy Benefit Manager for retail and mail order prescription drug coverage. In addition to processing pharmacy claims, CVS Caremark also offers online tools to help you make the most of your prescription drug benefit.

Understand Your Prescription Drug Plan and Benefits

Understanding your plan is the first step in making sure you’re getting more out of your prescription benefits. You can stay up-to-date on prescription costs and other important health and wellness management resources. You can also find out whether a generic alternative is available.

Find Ways to Save

From using generic medication to setting up mail order for maintenance medications, you can find the right ways to save money based on your plan and your prescriptions.

Order Prescriptions

The mail order benefit allows you to buy qualified maintenance drugs at a savings to both you and MVP. In addition, you save trips to the pharmacy because prescriptions are delivered right to your home or business. You can also find a participating pharmacy near your home or within a specific zip code.

Learn About Medications

This tool allows you to look up specific drugs, drug interactions and possible side effects. It helps you stay informed about your medication. To get started, *Sign in* to your account at mvphealthcare.com and select *Pharmacy (CVS Caremark)*.

*In some cases, MVP may require you to first try one drug to treat your medical condition before covering another drug for that condition.

CVS Specialty

CVS Specialty is a pharmacy that dispenses injectable and oral medications that treat unique conditions or are high cost. These medications may be either self-administered or given by a physician in the office. CVS Specialty provides personalized support and valuable services that a local retail pharmacy may not be able to provide. Medications required to be obtained through CVS Specialty are identified on the formulary.

In addition to medications, CVS Specialty provides these valuable services:

- Education and support for complex medical conditions. Pharmacy-trained clinical teams, which include pharmacists and nurses, answer patient and physician questions about medications on an ongoing basis. The clinical staff also interacts with the physician's office when necessary.
- Ancillary supplies such as syringes and needles are provided at no additional cost.
- CVS Specialty has a lot of experience with the handling and shipping of specialty drugs and has the ability to deliver the medication by the method that will ensure that the product arrives safely.
- You may also access your CVS Specialty medications through your local retail CVS Pharmacy. Check with your CVS Pharmacy to make sure your medication is available.

To learn how to order a prescription or to see if a medication is available through the specialty pharmacy, visit mvphhealthcare.com and select *Members*, then *Prescription Benefits*.

CVS Caremark Mail Service Pharmacy

If your benefit allows, medications that are taken on a regular basis, including contraceptives, thyroid medications, cholesterol and blood pressure medications, and many more, are available by mail order.

Using the mail order pharmacy lets you buy MVP-approved maintenance drugs in larger quantities and at the same time save trips to the pharmacy because prescriptions are delivered right to your door. Your co-pay for a 90-day supply of medication will generally be less than going to a retail pharmacy for the same amount of medication.

This is a summary of certain general aspects of MVP Health Care Prescription Drug Benefits, which may vary by employer plan, product or service area. Check with your employer for details. Consult your plan documents for a complete list of covered benefits, limitations and exclusions. Formulary information is available by calling the MVP Customer Care Center. Pharmacies and physicians participating in our network and mail order vendors are independent contractors and are neither employees nor agents of MVP Health Care or its affiliates. This summary is not an offer of coverage. If there are any differences between the information contained herein and a specific plan document, the plan document will be controlling.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Select Care, Inc.; and MVP Health Services Corp. operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

To order a new prescription by mail, simply have your health care provider send a prescription for up to a 90-day supply of medication to CVS Caremark Mail Service Pharmacy.

You can order refill prescriptions by phone, by mail, or online. Allow two to three weeks for your order to be processed and shipped.

Details about this valuable benefit, including which drugs can be ordered by mail, are available by visiting mvphhealthcare.com and selecting *Members*, then *Prescription Benefits*.

Diabetic Drugs and Supplies

Generally, diabetic drugs and supplies are covered under your medical contract and subject to co-pays or co-insurance that differs from your prescription drug co-pays. For more information about coverage for diabetic drugs and supplies, refer to your specific plan documents.

Brand/Generic Difference Program

When a generic drug becomes available, the FDA determines whether it is equivalent to the brand name drug. Drugs which receive the rating "A" are considered a therapeutically equivalent substitute to the brand name drug. When your doctor writes a prescription for a generic drug, you will have the benefit of a lower co-pay AND receive the same clinical benefits as the brand name drug. If you and your doctor determine that you must use the brand name product and your doctor indicates Dispense As Written on the prescription, you may be responsible for the generic co-pay plus the difference in cost between the generic and the brand name drug or the brand drug.



If you have questions about your Prescription Drug Benefit, please contact the MVP Customer Care Center at the phone number shown on the back of your MVP Member ID card.

