Pharmacy Services

A Money-Saving Guide
This booklet is a guide for all members with all types of plans.

You will find this guide useful to help you make the most of your pharmacy benefit. This booklet includes information regarding:

- Security Health Plan’s formulary
- Using your pharmacy card
- Locating a network pharmacy
- Mail-order savings at retail pharmacies
- Specialty pharmacy
- Using generic drugs
- Coverage for diabetic medications and supplies
- Coverage for over-the-counter drugs
- Tobacco-cessation medication coverage
- Tablet-splitting incentive options

**For plans without a drug benefit**

You will find this guide helpful for suggesting ways to save money on your prescription drugs. Reference the following topics for more details:

- Using your pharmacy card (for discounted prices)
- Locating a network pharmacy
- Using generic drugs
- Coverage for diabetic medications and supplies
- Tobacco-cessation medication coverage
- Tablet splitting
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Pharmacy card

All members are given ID cards with enrollment materials. This includes one card for your medical coverage and one for the pharmacy benefit or discount. This discount ensures you receive Security Health Plan rates. The pharmacy card contains the information your pharmacy needs to process your drug claims. Even if you don’t have a plan with a drug benefit, you may receive a discount for your prescription drugs if you use your pharmacy card.

If you have drug coverage with another plan as your primary coverage, please be sure to show that insurance card to your pharmacy. If you have questions about your pharmacy card or how to use it, please contact Pharmacy Services at 1-877-873-5611 or 715-221-9604.
Locating a network pharmacy

You are required to use a network pharmacy for coverage or a discount. A network pharmacy is a pharmacy that has contracted with Security Health Plan to provide prescription drugs to our members. Our network includes more than 67,000 local and nationwide pharmacies. To find the nearest pharmacy, go to www.securityhealth.org/prescriptiontools and select your plan. You may also call Pharmacy Services at 1-877-873-5611 or 715-221-9604.
## Prescription drug formulary

A drug formulary is a list of drugs covered by Security Health Plan for members with a drug benefit. The formulary shows a drug’s tier level. It also shows which drugs require prior authorization or those that have dispensing limits and other restrictions. It is important to be familiar with the formulary because using drugs on lower tiers can help you save money.

Medications are assigned to tiers based on usage, cost and clinical effectiveness. Plans vary in design with two, three or four tiers, and each tier has a different copayment or coinsurance level depending on the plan design. Our prescription drug search can show you which tier applies to a specific medication based on your benefits.

### Tier 1 – Generic drugs
- Most generic products
- Lowest copayment/coinsurance amount

### Tier 2 – Preferred brand-name drugs
- Preferred brand-name products based on safety, efficacy and cost
- Second lowest copayment/coinsurance amount

### Tier 3 – Non-preferred brand-name drugs*
- Brand-name products for which alternatives are available in tiers 1 or 2
- Not typically used as a first line of treatment
- Higher copayment/coinsurance amount

### Tier 4 – Specialty drugs (for plans which have a defined specialty tier)
- Medications classified by Security Health Plan as those that require special dosing or administration
- Typically prescribed by a specialist
- Highest copayment/coinsurance amount

*Some 2-tier plan designs allow coverage for a tier 3 drug with a formulary exception approval. Refer to the formulary for more information.

The formulary is continually updated as new drugs become available. The most current version of the formulary is available online. Go to [www.securityhealth.org/prescriptiontools](http://www.securityhealth.org/prescriptiontools) and select your plan. If you do not have access to the Internet, please contact Pharmacy Services at 1-877-873-5611 or 715-221-9604 for information about a specific drug or to request a printed copy of the abridged formulary.
Utilization management

Prior authorization (PA)

Security Health Plan has identified a list of medications for which prior authorization is required. The process includes requesting additional information from your provider. The prior authorization process usually takes 2 to 3 business days, not including the amount of time taken by the provider responding to the request. Some examples of medications requiring prior authorization are Enbrel®, Forteo®, Humira®, Neupogen® and Sporanox®.

Step therapy (ST)

In some cases you might be required to try certain drugs to treat your medical condition before we will approve coverage for a different drug for that condition. This process is step therapy. Drugs listed on the formulary as ST have such requirements.

Quantity limits (QL)

There are drugs that have a limit either per dispensing or per specified timeframe. Examples of drugs with quantity limits include Imitrex®, 18 tablets/day; Regranex®, 30 grams/copay; Zomig®, 12 tablets/30 days; and Oxycontin® three tablets/day.

Medical exceptions

A member may request a medical exception (also called a formulary exception) for a non-formulary prescription drug or medical supply. (For closed plans, an exception is also required for tier 3 drugs). The exception request may be initiated by the member, or by a provider acting on behalf of the member, in writing or by verbal request.
Specialty drugs are useful for treating many chronic diseases such as rheumatoid arthritis, psoriasis, multiple sclerosis and cancer. Specialty drugs are usually more complex in design and administration. They are available in injectable and oral forms. Specialty drugs require personalized coordination between your provider and the dispensing pharmacy. Specialty pharmacies are experienced in handling these medications and they offer additional support to members. This additional support helps improve treatment outcomes. Free home delivery (with special handling care) is available for all specialty drugs.

Refer to the specialty pharmacy page in the formulary for more information about which drugs are noted as specialty drugs. The use of a specialty pharmacy is required for the drugs indicated in your formulary.

For additional information on specialty pharmacies, call:

**Marshfield Clinic pharmacies**
Telephone number: 1-800-782-8581, ex. 18842
or 715-221-8842

**Amber Pharmacy**
Telephone number: 1-844-896-7987
Mail-order savings at retail pharmacies

(Available to members who have a benefit with a mail-order option. Refer to your Schedule of Benefits for details on your coverage.)

Security Health Plan offers you a way to save money by filling your prescriptions through the mail or at your local retail pharmacy. Ordering a 3-month supply of most maintenance medications can reduce the amount of copayments or coinsurance you pay.*

Taking advantage of savings is automatic:

1. Fill your prescription at an affiliated pharmacy of your choice.

2. Order a three-month supply of maintenance medication and avoid the hassle of refilling prescriptions every month.

3. Take advantage of a reduced copayment or coinsurance (if allowed by your plan under the mail service provision).

Note: Some drugs, such as injectable or specialty medications, are limited to a 1-month supply. These medications are not eligible for this cost savings and might be restricted to one of our specialty pharmacy providers.

What if I don’t have a mail-order option?

You can continue to use any of Security Health Plan’s affiliated mail or retail pharmacies to get up to a 3-month supply of most medications, but you will not qualify for reduced copayments or coinsurance.

* If you have a high-deductible health plan (HDHP) you must first meet your deductible with medical and/or pharmacy expenses before you may receive a reduced copayment or coinsurance (if allowed in your plan’s mail service provision).
Generic drugs

Many consumers are concerned about the cost of prescription drugs. To save money, consider using generic drugs instead of brand-name drugs when possible. According to the latest estimates, an average of $80 to $100 can be saved per prescription when a generic drug is used.

Not all drugs are available in a generic equivalent. However, a similar generic is often available for a drug in the same prescription family. This is called a generic alternative. Ask your doctor or pharmacist whether there is a generic alternative for the brand drug you use.

When choosing generic drugs, you do not sacrifice the quality of a brand-name drug. The U.S. Food and Drug Administration (FDA) determines which generics can be promoted as equivalents for brand drugs based on careful testing. Generic drugs must meet the same quality and manufacturing standards set by the FDA as brand drugs do.

The bottom line is generic drugs are as safe and effective as brand name drugs.
Over-the-counter drugs

Choosing over-the-counter drugs can save you money, even if you do not have a prescription benefit.

For plans with a prescription benefit, Security Health Plan includes coverage for limited over-the-counter medications including fexofenadine (generic Allegra®), loradatine (generic Claritin®), cetirizine (generic Zyrtec®), omeprazole (generic Prilosec®), Nasacort® OTC, Nexium® OTC and Prevacid® OTC.

These over-the-counter drugs offer cost-effective options to the prescription alternatives. This saves you money because these over-the-counter drugs are covered on tier 1, the lowest copayment level on all prescription plans.

Even though over-the-counter drugs do not require a prescription for you to obtain them, you need a prescription for the pharmacy to process your claim. Coverage is only provided for these over-the-counter drugs when they are processed by a network pharmacy (see “Locating a network pharmacy” section).

Take advantage of this coverage. Ask your provider whether an over-the-counter option is right for you.
Diabetic medications and supplies

Some plans offer coverage for diabetic medications and supplies, even if you do not have a complete prescription drug benefit. Refer to your plan documents for additional details about your coverage. Coverage is generally limited to preferred products, which are indicated on the diabetic formulary.

The diabetic formulary is available online at www.securityhealth.org/prescriptiontools. Select your plan to find a link to the diabetic formulary. If you do not have access to the Internet, please call Pharmacy Services at 1-877-873-5611 or 715-221-9604 to request a printed copy.
Tobacco-cessation medication coverage

Security Health Plan covers all FDA-approved tobacco-cessation drugs (prescription and non-prescription) at 100 percent ($0 copay) for most plans, with or without a prescription benefit. (This coverage does not apply to Medicare supplement plans.)

FDA-approved tobacco-cessation medications include:

• Bupropion tablets (Zyban®)
• Chantix® tablets (varenicline)
• Nicotine patches (Nicoderm® CQ)
• Nicotrol® Inhaler
• Nicotrol® Nasal Spray
• Nicotine Gum (Nicorette® Gum)
• Nicotine Lozenges (Commit® Lozenges)

In order to get this coverage, you must get a prescription from your provider and have it filled at a network pharmacy. In cases where there is a generic available, you must receive the generic product. This benefit is subject to annual coverage limitations. Please refer to your plan documents for more information.
Tablet splitting

Splitting tablets can save you money, even if you do not have a prescription drug benefit. The cost is lower because you only need half as many pills.

For members with a drug benefit, Security Health Plan has a tablet-splitting incentive option, which applies to limited drugs as noted on the formulary (if your dose qualifies). This voluntary option is a simple way for you to save up to 50 percent on your prescription costs. All you need to do is split tablets in half to achieve the desired dose.

You and your provider can decide whether splitting tablets will work for you. If you and your provider decide you can do this, your provider needs to write a prescription with the appropriate directions, strength and quantity, which should note that you are splitting tablets.

Example: If you use simvastatin 10 mg, your provider needs to write a prescription for 20 mg tablets to be split in half. In this case, you only need half as many tablets for a one-month supply.

Because tablet splitting creates an overall savings, we’ll pass that savings along to you by cutting your copay in half.* In addition, Security Health Plan will provide a tablet splitter to you at no cost.

To obtain a free tablet splitter and a list of drugs that are included in this incentive, call Security Health Plan Pharmacy Services at 1-877-873-5611 or 715-221-9604, or email shprx@securityhealth.org. Please be sure to include your name, subscriber number and birthdate in your email request.

*If you have a prescription drug benefit with a flat copayment structure, you will receive a 50 percent copay reduction. If you have a plan with coinsurance, the savings might be as much as 50 percent.
Contact information

Please contact Security Health Plan Pharmacy Services if you have questions.

Phone: 1-877-873-5611 or 715-221-9604

Mail: Attn: Pharmacy Services
Security Health Plan
1515 North Saint Joseph Avenue
PO Box 8000
Marshfield, WI 54449-8000

Fax: 715-221-9989

Email: shprx@securityhealth.org

Notes

Benefits vary by plan. Please refer to your plan documents for information specific to your coverage. This publication is not intended to serve as a legal document of covered services. Receipt of this document or an identification card does not guarantee coverage.