



# LEARN MORE ABOUT YOUR NAVITUS PRESCRIPTION DRUG BENEFITS

## Welcome to Navitus

We are pleased to be your pharmacy benefit manager (PBM) and to manage your pharmacy benefit. Our goal is to improve your health and minimize out-of-pocket costs. We have partnered with SISC to:

- ▶ Provide a friendly customer experience to make it easier to understand your benefits
- ▶ Enable convenient access to drugs
- ▶ Help you take your drugs correctly

We look forward to serving you.

## Frequently Asked Questions

### How do I fill my prescription?

**At a Network Pharmacy** — Getting your prescription filled is easy. You can find a list of network pharmacies on the member portal at [www.navitus.com/member](http://www.navitus.com/member). Your network includes most independent and all major chain pharmacies except Walgreens.

**With Costco Mail Order** — Costco Mail Order may be a convenient way to get drugs at a lower cost for you. You will be able to get a 90-day supply of your

maintenance drugs. To start, simply register online at [www.costco.com/pharmacy](http://www.costco.com/pharmacy). You can also call Costco's customer service team at 1.800.607.6861. They are available Monday – Friday from 5:00 a.m. to 7:00 p.m. and Saturday from 9:30 a.m. to 2:00 p.m. (Pacific Time). Costco ships within five business days after they get the prescription. You do not need to be a Costco member to use Costco pharmacies.

**At Lumicera Specialty Pharmacy** — Navitus' specialty pharmacy partner, Lumicera Health Services, provides a high level of personalized care for members with complex conditions. Our clinical team will help you manage side effects, reduce complications and improve your quality of life. To start, just call 1.855.847.3553 to speak with a Lumicera patient care specialist. They are available Monday – Thursday from 6:00 a.m. to 5:00 p.m. and Friday from 6:00 a.m. to 4:00 p.m. (Pacific Time).

### Helpful Tips to Save Money

With drug prices rising, we know how important it is to keep prescriptions affordable. Using generic drugs is one of the best ways to save money. Generics are clinically the same as brand drugs and often available at a fraction of the cost.

Navitus and SISC have teamed up with Costco to help you save. When you fill your generic drugs at Costco, many SISC benefit plans have a \$0 copay. Please check your benefit summary for details to see if you are eligible to get them for free or at a reduced copay. Plus, you can get a convenient 90-day supply of your maintenance drugs. You do not need to be a Costco member.

Getting started is easy. Simply visit or call your local Costco and let the pharmacy staff know that you would like to transfer your prescription. In most cases, Costco can contact your current pharmacy to complete the transfer.

### How do I access the member portal?

Our portal gives you easy access to the tools you need to make the most of your drug benefits, including:

- ▶ **Pharmacy locator** — a tool to help you find network pharmacies near you.
- ▶ **Cost compare** — a tool to help you find the best price for your drugs.
- ▶ **Formulary** — a list of drugs that are covered under your plan.

To log in, go to our secure member portal at <https://memberportal.navitus.com>. You will find instructions for registering on the page. If you have previously registered for the Navitus app, you can use the same login information for the member portal.

You can also access your benefits, find a nearby pharmacy, view and manage your drugs and more — all on our mobile app.



### Did You Know?

You can get easy access to your prescription benefits using Navitus' convenient mobile app.

Download the App on the App Store or Google Play!

Hover your phone's camera over this code to download the app.



This QR code may identify your IP/device information. However, your personal and health information is strictly confidential and will not be captured.

### What is prior authorization?

Some drugs require prior authorization to ensure they are being used correctly. If your drug requires prior authorization, your health care provider can call 1.866.333.2757 to request approval or find an alternative. We review requests within two business days.

### What is step therapy?

Step therapy helps manage high-cost drugs. With step therapy, you may be asked to try a safe and cost-effective alternative before the other drug is covered. When filling a drug that has step therapy, your pharmacist will be prompted to call your prescriber about the alternative drug. Most members find that the lower-cost drug works well for them. You may also discuss these alternatives with your prescriber.

## CONDITIONS/DRUGS THAT MAY REQUIRE PRIOR AUTHORIZATION OR STEP THERAPY

Prior Authorization	Step Therapy
Acne Treatment	Anti-Diabetics
Chronic Inflammatory Disease	Asthma (Rescue)
Blood Glucose Test Strips (Non-Preferred)	Migraine
Diabetes (Non-Preferred Insulin)	Ophthalmic (Glaucoma)
Hormone Replacement (Testosterone)	Tetracyclines
Oral Cancer Therapy	
Topical Steroids	
Dermatologic (Specialty)	

Conditions/drugs listed are subject to change.

### What is the difference between prior authorization and an exception to coverage (ETC)?

Prior authorization drugs are covered on the formulary. They are approved after certain set criteria are met. An ETC can be requested for drugs that are not covered. For an ETC to be approved, the member and their doctor must show that covered formulary alternatives have been tried and failed. They must also submit an FDA MedWatch form for each alternative drug tried and failed with the reasons the member cannot take that alternative drug.

### Does my drug require prior authorization or step therapy?

You can find a full list of drugs that require prior authorization or step therapy on the member portal. Start by going to <https://memberportal.navitus.com>. Once logged on, select the Formulary tab. Drugs that require prior authorization are marked "PA." Drugs that require step therapy are marked "ST."

### Are over-the-counter (OTC) drugs covered?

Only legally required OTC drugs are covered. Covered OTC drugs can be found in the Evidence of Coverage.

### COVID-19 At-Home Tests

Since January 15, 2022, you are eligible for up to eight FDA-approved at-home COVID-19 tests per family member per month. If you pay for these out-of-pocket, you can be reimbursed up to \$12 per test. This is likely to change once the public health emergency ends. As of July 1, 2022, you have these options for free tests:

- ▶ For free federally supplied tests, go to [www.covidtests.gov](http://www.covidtests.gov) or call 1.800.232.0233 (TTY 1.888.720.7489)
- ▶ For free state-issued, at-home tests go to [www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html](http://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html)
- ▶ Costco Pharmacy – [www.costco.com/home-delivery](http://www.costco.com/home-delivery)
- ▶ Retail locations – When you purchase at-home tests at retailers or online sites, use the COVID-19 OTC Test Claim Form to get reimbursed. This form can be found at [www.navitus.com/members](http://www.navitus.com/members).

Note: These options meet federal requirements for health plans but may not include coverage for Medicare.



## Questions?

We want to make your pharmacy benefits easy and accessible. You may be able to find answers to your questions on the member portal or app. You can visit the member portal at [navitus.com/members](https://navitus.com/members) or download the app by scanning the QR code above. You can also call customer care at 1.866.333.2757. We are available 24 hours a day, 7 days a week.

To file a claim or submit a grievance, go to [www.navitus.com/members](https://www.navitus.com/members). Your rights and responsibilities can be found at [www.navitus.com/members/member-rights](https://www.navitus.com/members/member-rights).