

PrudentRx Copay Program

Frequently Asked Questions

OVERVIEW

As part of your prescription plan, The PrudentRx Copay Program allows you to get all of your specialty medications at no cost to you. That means \$0 out-of-pocket for any medications on your Specialty Drug List when you fill at CVS Specialty®.

PrudentRx will work with manufacturers to get copay card assistance, and will manage enrollment and renewals on your behalf. Even if there is no copay card program for your medication, your cost will be \$0 for as long as you are enrolled in the program.

Copay assistance is a process in which drug manufacturers provide financial support to patients by covering all or most of the patient cost share for select medications - in particular, specialty medications. The PrudentRx Copay Program will assist members in obtaining copay assistance from drug manufacturers to reduce a member's cost share for eligible medications thereby reducing out-of-pocket expenses. Participation in the program requires certain data to be shared with the administrators of these copay assistance programs, but please be assured that this is done in compliance with HIPAA.

If you currently take one or more medications included in the PrudentRx Program Drug List, you will receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to your medication. All eligible members will be automatically enrolled in the PrudentRx program, but you can choose to opt out of the program. You must call 1-800-578-4403 to opt-out. Some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications – in that case, you must speak to someone at PrudentRx at 1-800-578-4403 to provide any additional information needed to enroll in the copay program. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take. If you do not return their call, choose to opt-out of the program, or if you do not affirmatively enroll in any copay assistance as required by a manufacturer you will be responsible for the full amount of the 30% co-insurance on specialty medications that are eligible for the PrudentRx program.

If you or a covered family member are not currently taking, but will start a new medication covered under the PrudentRx Copay Program, you can reach out to PrudentRx or they will proactively contact you so that you can take full advantage of the PrudentRx program.

The PrudentRx Program Drug List may be updated periodically by the Plan.

Copayments for these medications, whether made by you, your plan, or a manufacturer's copay assistance program, will not count toward your plan deductible.

Because certain specialty medications do not qualify as "essential health benefits" under the Affordable Care Act, member cost share payments for these medications, whether made by you or a manufacturer copayment assistance program, do not count towards the Plan's out-of-pocket maximum. A list of specialty medications that are not considered to be "essential health benefits" is available. An exception process is available for determining whether a medication that is not an essential health benefit is medically necessary for a particular individual.

PrudentRx can be reached at 1-800-578-4403 to address any questions regarding the PrudentRx Copay Program.

FREQUENTLY ASKED QUESTIONS

What is PrudentRx Copay Program?

The PrudentRx Copay program combines an innovative specialty copay plan design strategy and best-in-class member experience to help optimize savings from non-needs based manufacturer copay cards and reduce member costs. The program allows members to pay \$0 out-of-pocket (OOP) for all specialty medications on the plan's Exclusive Specialty drug list dispensed by CVS Specialty®, regardless if a copay card is available. We have chosen PrudentRx to collaborate with exclusively for the third-party program. PrudentRx is integrated with our pharmacy operations to help ensure a seamless member experience.

What is a manufacturer sponsored copay card?

A third-party-sponsored copay card is a direct-to-consumer incentive manufacturers offer to promote brand loyalty and the use of brand-name pharmaceutical products. The copay cards can also be used to lower Out-of-Pocket costs for eligible patients.

Are there different types of copay cards?

Yes. There are generally two types of copay card programs offered:

1. **Non-Needs Based:** offered to commercially-insured population. These copay cards may be used regardless of a patient's financial status and do not require any form of eligibility or qualification to obtain assistance.
2. **Needs Based/Patient Assistance Program (PAP):** offered by a manufacturer sponsor or independent non-profit to help patients who meet specific financial eligibility criteria. These patients may be uninsured, underinsured, or may have been denied coverage by commercial plans. This type of assistance is NOT part of the PrudentRx program, but your specialty pharmacy may be able to assist you if needed in connecting with these types of programs.

Can members using a Medicare Part D or Medicaid Plan use a copay card?

No. Federal law prohibits Medicare Part D, Medicaid beneficiaries, and certain other federally funded plans from using these incentives.

What happens once a member is enrolled in a copay card program?

You will continue to fill prescriptions as usual. The pharmacy or PrudentRx enters the copay assistance details when submitting the claim and the copay assistance is applied toward the member cost share by the pharmacy.

What prescription drugs are offered with copay cards?

Most copay cards are designed for more expensive specialty prescription drugs. CVS Specialty or PrudentRx will be able to tell you if your medication has a copay card program.

Why will copay card support no longer be contributed toward my accumulator totals (deductible/maximum out-of-pocket)?

Deductibles are established as a means of cost sharing with your plan sponsor while an out-of-pocket maximum is the most you will pay during a policy period. Assistance obtained through a copay card is provided by the copay card sponsor and does not reflect any actual out-of-pocket cost the member pays. Given that deductibles and out-of-pocket maximums are intended to capture true member costs only and not third-party assistance through a copay card (not including monthly premium payments), the update to accumulators are made to reflect only the amount a member actually pays.

Are members required to use a copay card?

No. Members are not required to participate in copay card programs offered; however, it is strongly encouraged to help reduce a member's final out-of-pocket cost. However; if you opt out of utilizing assistance or enrolling in the PrudentRx program, you are responsible for the 30% co-insurance.

Will all members under the employer plan be enrolled?

While most employers will implement the program across all plans, some may only do so for individual plans offered. To confirm if the plan you are currently enrolled in is participating in the program, please contact Caremark Customer Care at the number on the back of your Member ID Card or work with your HR representative.

Once enrolled in PrudentRx, what is the process for obtaining a specialty copay card and ensuring that it is used when a prescription is submitted?

For existing members on specialty medications, PrudentRx will send out a member letter on behalf of the client and follow-up telephonically with the member. When a new prescription is received and processed by CVS Specialty, there is an administrative process to capture the claim and perform member outreach. From there, CVS Specialty will offer to transfer the member to PrudentRx or, will provide the member with the PrudentRx contact information to enroll.

PrudentRx will assist the member in enrolling in the manufacturer copay card program and obtain the necessary manufacturer copay where applicable. This process usually takes less than ten minutes, but may take up to five to seven (5-7) days depending on the manufacturer process. The member will be informed throughout the process. PrudentRx will provide CVS Specialty confirmation that the member has completed enrollment and will notify CVS Specialty to scheduled delivery.

What happens if the specialty copay card is no longer offered?

Specialty copay cards are monitored on a regular basis in order to quickly respond to any changes that may impact the member. If a specialty copay card is no longer being offered and the member is enrolled in the program, the final out-of-pocket cost to the member will remain \$0.

What is the experience if a drug does not have a specialty copay card?

As long as the member is enrolled in the PrudentRx Copay Program, the final member out-of-pocket is \$0.

What happens if the annual manufacturer assistance has been exhausted?

As long as the member is enrolled in the PrudentRx Copay Program, the final member out-of-pocket is \$0.

What if a member opts out of enrolling in the program?

If you do not return their call, choose to opt-out of the program, or if you do not affirmatively enroll in any copay assistance as required by a manufacturer you will be responsible for the full amount of the 30% co-insurance on specialty medications that are eligible for the PrudentRx program. You may still utilize available copay cards or manufacturer assistance for these medications; however, those dollars will not be applied toward your annual deductible or maximum out-of-pocket.

How does the PrudentRx Copay Program handle drug categories like HIV and limited distribution drugs (LDDs) not available at CVS Specialty?

For classes like HIV, the drugs will be included in the program if the plan includes them as Exclusive Specialty. If they are open network or excluded as specialty products, they will be excluded from the program, but will still be covered under the plan as they are today (with the appropriate plan member cost share). For LDDs not available at CVS Specialty, they will also be excluded from the PrudentRx program, but will still be covered under the plan as they are today (with the appropriate plan member cost share).

What is the difference between Essential Health Benefit (EHB) and Non-Essential Health Benefit (Non-EHB) drugs?

Under the Affordable Care Act (ACA), non-grandfathered, self-funded plans are not required to cover EHB but they are subject to annual maximum out-of-pocket (MOOP) limits. Covered benefits that fall outside the authorized definition are deemed Non-EHB and need not be counted toward a member's MOOP limit. In the PrudentRx Copay Program, Non-EHB medications may still be covered by the plan; however, the 30% coinsurance will not apply toward the MOOP. Please note: As long as you participate in the PrudentRx program, you will have a \$0 OOP even for drugs that are deemed Non-EHB.

What if my medication requires a Prior Authorization?

You would still need to proceed through the usual Prior Authorization and Appeals process before the medication would be processed by CVS Specialty; however, while your Prior Authorization is being reviewed, you can still confirm enrollment or opting out of the PrudentRx program. If your medication is not able to be approved, your doctor may be able to prescribe a different medication for you. For as long as you're enrolled in the program, your cost for any specialty medication your doctor prescribes if exclusively dispensed at CVS Specialty will be \$0.

Are there limitations around when I can enroll or opt out of the program?

No. Even if you originally opted out of the program, you can contact PrudentRx to confirm you'd like to enroll going forward at any time. However, only those prescriptions filled after you have enrolled in PrudentRx will be \$0.

Can I enroll my dependent on their behalf?

Yes. A Subscriber can enroll a minor dependent on their behalf.

Will I pay \$0 out-of-pocket for all my medications?

No. Only specialty medications on the Specialty Pharmacy Drug List and dispensed by CVS Specialty pharmacy are eligible for the program and will have a \$0 out-of-pocket cost. Please note that PrudentRx does not decide what medications are covered (on the formulary) by the plan, so if you have questions about coverage, please call the Caremark Customer Care number on the back of your Member ID Card.

What if I fill my eligible medication prescription outside of CVS Specialty?

Your plan has chosen CVS Specialty as the exclusive provider to dispense most specialty medications. If you are attempting to fill an exclusive specialty medication outside of CVS Specialty, it will reject. Please contact Caremark Customer Care at the number on the back of your Member ID Card for assistance. Please note; should you be allowed an override to process the medication outside of CVS Specialty, you will be responsible for the 30% coinsurance.

How many times should I expect to receive calls from PrudentRx?



Once you are enrolled, PrudentRx will only call you to start new copay card programs for your medications. Once you're enrolled and saving, you won't receive another call from PrudentRx until it is time to renew. However, PrudentRx is available to you should you have additional questions. Simply call them at 1-800-578-4403.

What if I start a different specialty medication?

If you start a new specialty medication, PrudentRx will reach out to start any copay assistance available for the new medication or you can call them at 1-800-578-4403.

What are the PrudentRx hours of operation and what language services do they offer?

PrudentRx offers direct member support and their specially trained customer care advocates are available Monday-Friday 8am to 8pm EST. They offer Spanish-speaking advocates as well as language services to accommodate members whose primary language is not English.