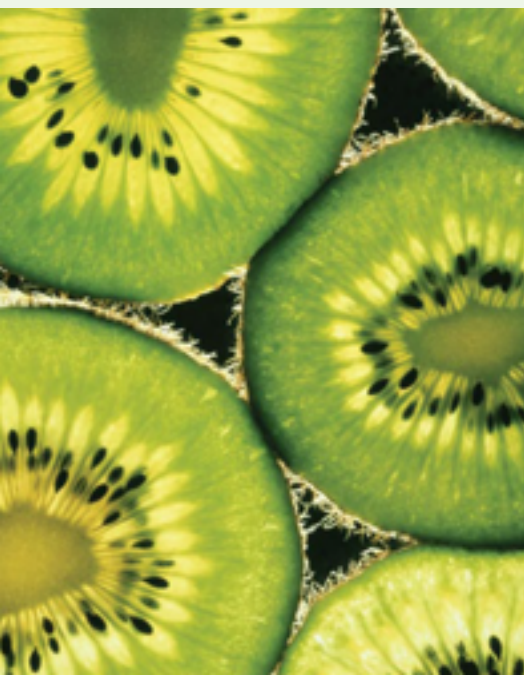


PHARMACY BENEFITS MEMBER GUIDE

Making the most of your pharmacy benefits



Health Net®
A BETTER DECISION

HEALTH NET PHARMACY BENEFITS

Well-rounded coverage and cost-saving options

Health Net created this Pharmacy Benefits Member Guide to make it easier for you to understand and get the most from your pharmacy benefit coverage, plus give you important cost-saving options. Since some plans may differ from others, you'll want to refer to your coverage documents¹ for details about your specific plan benefits.

Tiered benefit plans

Health Net offers easy-to-use pharmacy programs that deliver choice, convenience and value. With our two- and three-tier plans, you get both generic and brand name prescription drug coverage.

Coverage on some drugs may not follow the generic and brand tier system shown on this page. Please refer to your plan documents¹ and the RDL² for coverage, copayment and tier information.

Some plans may also have a Specialty Tier which is covered under the pharmacy benefit. Specialty Tier drugs will usually be provided by a Specialty Pharmacy identified by Health Net. Most of these drugs require prior authorization. Please consult your plan documents¹ to determine whether your pharmacy benefit includes the Specialty Tier and the RDL² for coverage.

TWO-TIER BENEFIT COPAY

PRESCRIPTION IS FOR:	YOU PAY:
Generic drugs on the RDL ²	In most cases, the lower copayment (Tier I)
Brand name drugs on the RDL ²	In most cases, the higher copayment (Tier II)

THREE-TIER BENEFIT COPAY

PRESCRIPTION IS FOR:	YOU PAY:
Generic drugs on the RDL ²	In most cases, the lowest copayment (Tier I)
Brand name drugs on the RDL ²	In most cases, the higher copayment (Tier II)
A brand or generic drug not on the RDL ²	In most cases, the highest copayment (Tier III)

SPECIALTY TIER

PRESCRIPTION IS FOR:	YOU PAY:
Specialty drugs (primarily injectable drugs either brand or generic)	In most cases, a coinsurance or the Tier specified in the Specialty Drug List of the RDL ²

About plan deductibles

Some plans have an annual deductible – the amount you pay before your plan benefits will pay for covered services. If your plan has an annual deductible, it means you pay:

- The full price of your prescriptions until you reach the deductible amount.
- Only the copay or coinsurance amount, based on your benefit plan, after you've met the deductible amount.

Check your coverage documents¹ to see if you have a plan deductible and how it works with your benefit plan.

¹Evidence of Coverage (EOC) or Certificate of Insurance (COI)

²Health Net's Recommended Drug List

Comprehensive pharmacy network

Health Net has an extensive pharmacy network throughout the state. So you're never at a loss when looking for a quality pharmacy near your home or office.

We contract with major supermarket-based pharmacies and privately owned pharmacies throughout California, as well as major pharmacy chains throughout the United States. Filling your prescriptions at a Health Net contracted pharmacy ensures you'll receive your prescriptions drugs at the highest available benefit coverage under your plan. By using a non-contracted pharmacy, you may have to pay full price for your prescription.

To find a Health Net contracted pharmacy, go to www.healthnet.com > *Pharmacy Info* > *Find a Pharmacy*.

Medications: ensuring a smooth transition

Ensuring a smooth transition of your current medications is an important first step. You'll breathe easier knowing your current medications are covered by your new plan.

You can do this easily by visiting www.healthnet.com. Just click on *Pharmacy Info* > *View our Drug List* to verify your medication is listed on Health Net's RDL² or if it requires prior authorization. Once you find it's on the list, you're good to go. If your medication does require prior authorization, you can start the transition process noted below. Or talk to your doctor about other medications on Health Net's RDL² that will work just as well for you.

Prior authorization: transitioning medications

If you're a new Health Net member and your medication is on Health Net's RDL² as requiring a prior authorization, check if your drug is listed on the Prescription Transition form (included in your enrollment packet), then fill out the Prescription Transition form to waive additional prior authorization from Health Net.

What is prior authorization?

Prior authorization is one of the ways Health Net ensures our members get the safest medications with the best value and are approved by the Food and Drug Administration (FDA). It refers to the simple process of getting approval from Health Net for certain drugs requiring pre-approval before they are covered.

Medications that require prior authorization fit one or more of the following criteria:

- Have a high potential for abuse
- Require laboratory tests/monitoring for safety reasons
- Are part of a step-care guideline
- Used for indications not approved by the FDA or Health Net
- Have a high potential for "off-label" or experimental use
- Benefit exclusions or limitations may apply

You can transition select maintenance medications – those you take every day – to your new Health Net pharmacy coverage by following these simple steps:

- Within the first 90 days of your enrollment with Health Net, review the Prescription Transition form included in your enrollment packet, or obtain one by going to www.healthnet.com > *Pharmacy Info* > *Pharmacy Forms*.
 - A separate form is required for each family member transitioning medications.
 - Make sure each medication you wish to transition that requires a prior authorization from Health Net is listed on the form.
 - If your medication is not listed on the form, you may be required to have your doctor call Health Net for prior authorization to ensure coverage.
- The form(s) must be completed and submitted within the first three months of eligibility with Health Net.
- Fax or mail the completed form(s) to the fax number or address shown on the form.

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When Health Net receives the form(s), authorization for each eligible medication will be entered into the pharmacy claims processing system, so you can obtain your medications with your new Health Net pharmacy coverage.

If your doctor prescribes a medication that requires prior authorization, and is not on the Prescription Transition form or Health Net's RDL², your pharmacy will contact your doctor to either suggest an alternative medication covered by Health Net and/or will ask your doctor to contact Health Net to request coverage for the medication they prescribed. This is common practice followed by all pharmacies and doctors.

Mail order convenience

Health Net's mail order pharmacy program gives you the convenience of having your daily maintenance medications delivered to your home or office. You also get the added benefit of receiving an extended supply of your prescription medications. No need to think about refills every month.

Once you're enrolled in your new Health Net plan, getting started with mail order pharmacy is just a click away.

- Log in to www.healthnet.com and click on *My Pharmacy Benefits* to obtain the *Getting Started With Health Net's Mail Order Pharmacy* brochure and form.
- Complete and return the form as directed.
- If you have any questions, call the Health Net Customer Contact Center telephone number on the back of your ID card.

²Health Net's Recommended Drug List

For more information

Call the Health Net Customer Contact Center at the number shown on the back of your ID card or visit our website at www.healthnet.com > *Pharmacy Info*.

THE INFORMATION YOU NEED – EASY AND ONLINE.

You'll find a wealth of information just waiting for you at www.healthnet.com.

- View your pharmacy benefits.
- See the Recommended Drug List.
- Find a pharmacy near you.
- Get pharmacy mail order information.
- Select or change your doctor.
- Find value-added member discounts and more!

Register from the homepage at www.healthnet.com for your user name and password. Start today.

Cost-saving tips

Save time and money with these simple steps:

- Ask your doctor or pharmacist about generic alternatives to brand name drugs.
- Fill prescriptions at Health Net contracted pharmacies.
- Be sure to ask your doctor if the prescribed medication is on the Health Net RDL and if it requires prior authorization.
- Fill your maintenance medications through our mail order pharmacy program.

At Health Net, we've built our business on our mission to help people be healthy, secure and comfortable, and that's what we've been doing for over 30 years. We're here when you need us, now more than ever.