

# Your Benefit Summary

## Prescription Drug Plan – OEBC RX Plan 1



### Important information about your plan

This summary provides only highlights of your pharmacy benefits. Certain limitations and exclusions apply. To view all your plan details, including your Member Handbook, register for [myProvidence](http://myProvidence) at [www.providence.org/php/getstarted](http://www.providence.org/php/getstarted)

- To find out how a drug is covered under your plan, view the complete formulary and pharmacy information available online at [www.providence.org/healthplans](http://www.providence.org/healthplans) or call us.
- You have broad access to over 22,000 participating pharmacies and their services at discounted rates. Pharmacies are designated as participating retail, preferred retail, specialty, or mail order pharmacies.
- View a list of participating pharmacies, including specialty pharmacies, at [www.providence.org/healthplans](http://www.providence.org/healthplans) or call us.
- Not sure what a word or phrase means? See the back for definitions used in this summary.
- Co-pays, coinsurance and any difference in costs for prescription drugs do not apply to your plan year medical plan out-of-pocket maximums or deductibles.
- The pharmacy benefits used under your plan apply to your applicable lifetime maximum benefit. See your Member Handbook for details.

Drug Coverage Category	Co-Pay or Coinsurance			Plan Year Out-of-Pocket Maximum
	All Participating and Preferred Retail Pharmacies (for up to a 31-day supply)	All Mail Order and Preferred Retail Pharmacies (for up to a 90-day supply of maintenance prescriptions)	All Participating Specialty Pharmacies (for up to a 30-day supply of specialty and self-administered chemotherapy drugs)	
Generic drug	\$5	\$10	\$5	\$1,000 per person
Formulary brand name drug	\$15	\$30	\$15	
Non-Formulary brand name drug	\$15	\$30	\$15	
Compounded drug	50%	Does not apply	Does not apply	

### What you need to know about drug coverage categories

- Both generic and brand name drugs are covered subject to the terms of your plan.
- Some medications are less costly. If the cost of your prescription is less than your copay, you will only be charged the cost of the prescription.
- If you or your physician request a brand name drug when a FDA approved generic equivalent is available, you will be responsible for paying the cost difference, in addition to your brand-name drug co-pay.
- There may be times when your doctor prescribes a prescription drug that is not on the PHP Formulary. These are called non-formulary medications and require prior authorization. Non-formulary drugs that meet our medical policy criteria are covered at the same co-payment as formulary brand drugs. Visit [www.providence.org/healthplans](http://www.providence.org/healthplans) or contact us if you need assistance or information regarding a non-formulary drug.
- Compounded drugs are prescriptions that are custom prepared by your pharmacist. These prescriptions must contain one Food and Drug Administration (FDA) approved drug.
- Specialty drugs are prescriptions that require special delivery, handling, administration and monitoring by your pharmacist.
- Self-administered chemotherapy drugs are covered under your pharmacy benefits or your medical benefits, whichever allows for your lowest out-of-pocket cost. Please refer to your medical summary of benefits for more information.

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## Using your prescription drug benefit

- Your prescription drug benefit requires that you fill your prescriptions at a participating pharmacy.
- Be sure you present your current Providence Health Plan member identification card, along with your co-pay or coinsurance when you use a participating pharmacy.
- You may purchase up to a 90-day supply of maintenance drugs using a participating mail service or preferred retail pharmacy. Not all drugs are considered maintenance prescriptions, including compounded drugs and drugs obtained from specialty pharmacies.
- Most specialty and chemotherapy drugs are only available at our designated specialty pharmacies. For more information visit our Web site at [www.providence.org/healthplans](http://www.providence.org/healthplans)
- Diabetes supplies may be obtained at your participating pharmacy and are subject to your group's medical supplies and devices benefits, limitations and coinsurance. See your Member Handbook for details.

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## Using your prescription drug formulary

- The Providence Formulary is a list of FDA approved prescription brand name and generic drugs developed by physicians and pharmacists. It is designed to offer drug treatment choices for covered medical conditions.
- Some prescription drugs require prior authorization for medical necessity, place of therapy, length of therapy, step therapy, or number of doses. If a drug to treat your covered medical condition is not on the Formulary, please contact us.
- Our Formulary can help you and your physician choose effective medications that are less costly and minimize your out-of-pocket expense.
- Effective generic drug choices are available to treat most medical conditions. Visit [www.providence.org/healthplans](http://www.providence.org/healthplans) for frequently asked questions about both generic drugs and our Formulary.

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## Ordering prescriptions by mail

- To order prescriptions by mail, your provider may call in the prescription or you can mail your prescription along with your member identification number to one of our participating mail order pharmacies.
- To find participating mail order pharmacy information visit us online at [www.providence.org/healthplans](http://www.providence.org/healthplans)

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## If you use a non-participating pharmacy

- Urgent or emergency medical situations may require that you use a non-participating pharmacy.
  - If this occurs, you will need to pay full price for your prescription at the time of purchase. Reimbursement forms are available online.
  - Reimbursement is subject to your plan's limitations and exclusions.
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## What you need to know about limitations and exclusions

The following is a summary of the limitations and exclusions under your prescription drug plan. For complete descriptions go to: [www.providence.org/healthplans](http://www.providence.org/healthplans)

### Limitations

- All drugs must be Food and Drug Administration (FDA) approved, medically necessary, and require by law, a prescription to dispense. Not all FDA approved drugs are covered by Providence Health Plan. Newly approved drugs will be reviewed for safety and medical necessity within 12 months following FDA approval.
- Prescription dispensing limits: 1) topicals—up to 60 grams; 2) liquids—up to eight ounces; 3) tablets or capsules—up to 100 dosage units; and 4) multi-use or unit-of-use—up to one container or package; as prescribed, not to exceed a 31 consecutive day supply, whichever is less. Other dispensing limits may apply to certain medications requiring limited use and are listed on our Formulary.
- Specialty drugs are injectable, infused, oral or inhaled therapies that often require specialized delivery, handling, monitoring and administration, and are generally high cost. These drugs must be purchased through our designated Specialty Pharmacy. Due to the nature of these medications, they are not considered “maintenance” drugs and are limited to a 30-day supply (or minimum package size to approximate a 30-day supply). For a copy of our “Specialty Medications” list visit [www.providence.org/healthplans](http://www.providence.org/healthplans), or call us.
- Self-injectable drugs are only covered if they are intended for self-administration, labeled by the FDA for self-administration and on our list of “Specialty Medications.”

### Exclusions

- Drugs used in the treatment of fungal nail conditions.
- Drugs used in the treatment of the common cold.
- Experimental or investigational drugs or drugs used by a member in a research study or in another similar investigational environment.
- Intrauterine devices (IUDs), diaphragms and implantable contraceptives. Some of these items may be covered under your medical benefits.
- Drugs or medications delivered, injected or administered for you by a physician, other provider or another trained person.
- Drugs prescribed by naturopathic physicians (N.D.).
- Amphetamines and amphetamine derivatives, except when used in the treatment of narcolepsy or hyperactivity in children and adults.
- Drugs or medications used to treat sexual dysfunctions or disorders, in either men or women, such as Viagra® or drugs required for, or as a result of, sexual transformation.
- Drugs used for the treatment of fertility or infertility.
- Fluoride, for members over the age of 10 years old.
- Replacement of lost or stolen medication.
- Drugs used for weight loss or cosmetic purposes.
- Medications prescribed that do not relate directly to the treatment of a covered illness or injury.
- Over-the-Counter (OTC) drugs, medications or vitamins that may be purchased without a provider’s written prescription and prescription drugs that are available in an OTC therapeutically similar form.
- Devices, appliances, supplies and durable medical equipment, even if a prescription is required for purchase. These items may be covered under your medical benefits.
- Smoking cessation drug therapy, including nicotine replacement therapy. (Your PHP health coverage provides access to discounted smoking cessation programs, including drug therapy.)
- Drugs dispensed from pharmacies outside the United States, except for urgent and emergency medical conditions.
- Drugs or prescribed medications that are not medically necessary or are not provided according to our medical policy.
- Drugs to stimulate hair growth, including, but not limited to, Rogaine® (i.e., topical minoxidil) or other similar drug preparations.
- Drugs used in the treatment of drug induced fatigue, general fatigue and idiopathic hypersomnia.
- Drugs that are not FDA approved or designated as “less than effective” by the FDA, also known as a “DESI” drug.
- Drugs placed on prescription-only status as required by state or local law.

**Brand-name drug**

Brand name drugs are protected by U.S. patent laws for up to 17 years, so only the pharmaceutical company that holds the patent has exclusive rights to produce and sell them.

**Coinsurance**

The percentage of the cost that you pay to a participating pharmacy, at the time of purchase, for a covered prescription drug.

**Compounded drug**

The combining, mixing, or altering of covered drugs or other ingredients for a customized prescription for an individual as prescribed by a licensed provider.

**Co-pay**

The fixed dollar amount you pay to a participating pharmacy, at the time of purchase, for a covered prescription drug.

**Formulary**

A formulary is a list of FDA approved prescription drugs developed by physicians and pharmacists, designed to offer drug treatment choices for covered medical conditions. The Providence Health Plan Formulary includes both brand name and generic medications.

**Generic drug**

Generic drugs have the same active-ingredient formula as the brand name drug. Generic drugs are tested by the Food and Drug Administration (FDA) to be as safe and as effective as brand-name drugs. Generic drugs are only available after the brand name patent expires. Visit [www.providence.org/healthplans](http://www.providence.org/healthplans) for frequently asked questions about generic drugs.

**Maintenance drug**

Medications that are typically prescribed to treat long-term or chronic conditions, such as diabetes, high blood pressure and high cholesterol. Maintenance drugs are those that you have received under our plan for at least 30 days and that you anticipate continuing to use in the future.

**Out-of-pocket maximum**

The limit on the dollar amount you will have to spend for covered prescription drugs in a benefit year. Some services and expenses do not apply to the out-of-pocket maximum. See your Member Handbook for details.

**Participating pharmacies**

Pharmacies that have a signed contract with Providence Health Plan to provide medications and other services at special rates. There are four types of participating pharmacies:

- **Retail:** a participating pharmacy that allows up to a 31-day supply of short term and maintenance prescriptions.
- **Preferred Retail:** a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and access to up to a 31-day supply of short term prescriptions.
- **Specialty:** a participating pharmacy that allows up to a 30-day supply of specialty and self-administered chemotherapy prescriptions. These prescriptions require special delivery, handling, administration and monitoring by your pharmacist.
- **Mail Order:** a participating pharmacy that allows up to a 90-day supply of maintenance prescriptions and specializes in direct delivery to your home.

For a complete description of the types of services provided by participating pharmacies, see your Member Handbook.

**Plan Year**

The annual benefit period that applies to your covered health services. The benefit period is October 1 to September 30.

**Prior authorization**

The process used to request an exception to the Providence Health Plan drug formulary. This process is initiated by the prescriber of the medication. Some drugs require prior authorization for medical necessity, place of therapy, length of therapy, step therapy or number of doses. Visit [www.providence.org/healthplans](http://www.providence.org/healthplans) for additional information.

**Self-administered chemotherapy**

Oral, topical or self-injectable medications that are used to stop or slow the growth of cancerous cells.

**Contact us**

Headquartered in Portland, our customer service professionals have been proudly serving our members since 1986.



Portland Metro Area: **503-574-7500**  
All other areas: **1-800-878-4445**  
TTY: **503-574-8702** or **1-888-244-6642**



Have questions about your benefits and want to contact us via e-mail? Go to our Web site at: [www.providence.org/php/contactus](http://www.providence.org/php/contactus)