

# A Quick Guide to Your Navitus Pharmacy Benefits

## We Put People First

Our goal as your pharmacy benefit manager (PBM) is to help minimize your out-of-pocket costs, so you have access to the prescriptions you need.

We partnered with your employer to ensure you have:

- Knowledgeable and friendly customer support that's dedicated to answering your questions the first time you call
- Affordable and convenient access to the medications you need
- Easy to understand information about your plan and how to manage your prescriptions effectively
- Convenient online and mobile resources to quickly and easily locate the closest network pharmacy and to compare drug costs, anytime and anywhere



## Quick Answers to Common Benefits Questions

### Which medications are covered?

Check the formulary which can be viewed on the Navitus member portal on or after your benefit effective date.

### What is a formulary?

A formulary is a list of prescription drugs covered by your plan. It includes both brand-name and generic medications and is organized by tiers that affect your copay.

### What are drug tiers and how do they affect my cost?

Drugs are grouped into tiers (e.g., Tier 1 = generics, Tier 2 = preferred brands). Lower tiers usually mean lower out-of-pocket costs.

### What should I do if my medication isn't covered?

Talk to your doctor about alternatives or ask your PBM about the prior authorization or appeal process.

### How can I save money on prescriptions?

Use generics, preferred pharmacies, mail-order services, and ask your doctor about lower-cost alternatives.

## Simplifying Prior Authorization, Step Therapy and Exception to Coverage

There are certain conditions and medications which require extra steps to gain approval to fill the prescription, but we try to make it as easy as possible.

- **Prior Authorization (PA)** – Some prescriptions require prior authorization to be filled, which your health care provider will need to help facilitate.
- **Step Therapy** – When there’s an effective alternative available that’s less expensive for you, you may be asked to try that before a more expensive prescription is authorized.
- **Exception to Coverage (ETC)** – If a drug isn’t approved, you and your doctor can submit an ETC request showing alternative medications aren’t effective or suitable for your personal situation.
- **Coverage Details** – If there are any limits or requirements on your medications like the ones listed above, a Coverage Details button will appear on the medicine’s description page in the portal. Clicking on that button will outline what’s needed to get the prescription filled.

## Filling Your Prescriptions – You’ve Got Options

- **Network Pharmacy** – Most independent and all major chain pharmacies, are part of your benefit network.
- **Costco Mail Order** – A 90-day supply of maintenance medications can be mailed right to your door. You don’t need to be a Costco member to use their pharmacies. Just register online at [pharmacy.costco.com](http://pharmacy.costco.com) to get started.
- **Specialty Pharmacy** – Lumicera Health Services, our specialty pharmacy partner, provides a high level of personalized care for members with complex conditions. Their clinical team will help you manage side effects and reduce complications, so you can focus on the things that matter most.

### Navitus Customer Care

24 hours a day, 7 days a week\*

 855-673-6504

 [navitus.com](http://navitus.com)

\*Closed Thanksgiving & Christmas

### Costco Mail Order

Monday - Friday, 7 a.m. - 9 p.m. CST  
Saturday, 11:30 a.m. - 4 p.m. CST

 800-607-6861

 [rx.costco.com](http://rx.costco.com)

### Lumicera Health Services

Monday - Thursday,  
8 a.m. - 7 p.m. CST  
Friday, 8 a.m. - 6 p.m. CST\*

 855-847-3553

 [lumicera.com](http://lumicera.com)

\*Closed weekends and major holidays