

# Navitus Drug Formulary Q&A

## Q. Who is Navitus Health Solutions and how do I contact them?

A. Navitus has been hired by Andrews University to manage the ever increasingly complicated prescription benefit program. The contact information for Navitus can be found on the back page titled “Resources”, or 1(866)333-2757 [www.navitus.com](http://www.navitus.com).

## Q. What is a drug formulary?

A. A drug formulary is a list of generic and brand name drugs identified as “preferred” or best in class based on overall value (i.e. effectiveness, outcomes and cost). We have a 5 tier formulary:

1. Generic Preferred
2. Generic Non-preferred
3. Brand Preferred
4. Brand Non-Preferred
5. Specialty drugs

## Q. Will our plan require me to fill my prescription with a generic version of my drug?

A. Generic drugs will be dispensed unless a generic equivalent is not available.

## Q. Will I have a higher out-of-pocket cost if I request a brand name drug when a generic is available?

A. Yes, you will be responsible for the difference in cost between the brand and the generic plus any applicable deductible, coinsurance, and/or copay.

## Q. Will the formulary change, and if so, how often?

A. The formulary is dynamic, and may change monthly. Changes will be based on new drugs that become available and/or the latest medical studies on treatment outcomes.

## Q. Will I be notified if a drug I am taking moves from a Preferred to a Non-preferred formulary tier?

A. If a drug is moved to a non-preferred or non-covered status, Navitus will provide a notice at least 3 months in advance to members **who have filled the drug recently**.

## Q. Are over the counter drugs covered under our prescription drug plan?

A. Claritin and Prilosec OTC are covered after a \$0 co-pay, with a prescription. In addition, the Affordable Care Act requires coverage of certain OTCs, and these are listed on the formulary.

## Q. What if I take a drug that is not listed on the formulary?

A. There will be other drugs on the formulary in the same therapeutic category (may be brand or generic) as the drug you are taking. Contact your provider to determine the best course of action. If your drug is the only drug in the therapeutic category, it will be considered “Brand Preferred”.

**Q. Who do I call if I have questions about the prescriptions I am taking, or would like to learn about cost saving options?**

**A.** The Navitus Customer Care Team is staffed with pharmacy experts who review current prescriptions and will offer cost saving suggestions. Navitus can be reached at (866)333-2757.

**Q. Where is the most cost effective place to fill my prescriptions?**

**A.** Effective 7/1/17, we have negotiated new network contracts for our retail pharmacies. We will no longer consider Walmart, CVS, Kmart (and a short list of other independent pharmacies) as “in-network”. See your Employee Benefit Guide for additional information. Rite Aid, Walgreens, Meijer and others continue to be cost effective locations to fill prescriptions.

**Q. Are there tools I can use to shop for the current price of prescription drugs?**

**A.** Yes. Navitus can be reached at (866)333-2757 for cost comparison information. The Navitus member portal’s “Cost Compare Tool”, or [www.GoodRx.com](http://www.GoodRx.com) are real-time websites with current drug pricing.

**Q. Are co-pay coupons and co-pay assistance programs available for the drug I am taking?**

**A.** It is very possible! Contact Navitus or search the prescription drug name and coupon in an internet search engine (E.g. “Zocor coupon”).

**Q. What is the difference in cost for my medicine in-network vs. out-of-network?**

**A.** If a member chooses to go to an out-of-network pharmacy, his/her medication price is dictated by that pharmacy’s full retail cost, rather than the AU plan’s discounted cost structure, and does not accumulate toward the member prescription out-of-pocket max.

**Q. What is the process for filling a prescription that is not on the formulary?**

**A.** If you need a drug that is not covered on the formulary, your prescriber may submit an Exception to Coverage request. Please call Navitus Customer Care at 866-333-2757 to start the process. They will fax a form to your prescriber with a list of formulary alternatives. Your prescriber will submit information to Navitus for review of coverage.

**Q. Why does the packing slip for prescriptions often say that the plan has paid \$0?**

**A.** If the purchase price of the drug is less than the actual member copay, the AU plan does not pay anything. This would also occur when a member has not yet met their QHDHP/HSA deductible and are paying 100% of the purchase price of the drug.