## Drug Formulary

## What it Tells You... ...and What it Doesn't

## What your drug formulary WILL tell you

## What your drug formulary will NOT tell you



Each medicine considered to be **covered** 



Actual cost of that medication when **filled at a pharmacy** 



"Tier" that it is placed on



Your exact **out-of-pocket responsibility** related to that tier of drugs



Indicators for use (called utilization management):

Information on your pharmacy deductible

- Prior Review/Prior Authorization (PA)
- Quantity Limitations (QL)
- Restricted Access or Step Therapy (ST)
- Specialty Drugs
- Specific dosage, forms, and/or strength limitations



**Brand-name** alternative or **generic** alternatives



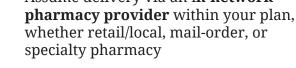


Cost variance of mail order **vs.** retail pharmacy





Alternatives to your medication





List of medicines **outside** of the formulary and **not covered** 



Information may actually be contained on **numerous 'lists'** 



Anything related to **over-the-counter** medications



Medications considered to be preventative when prescribed in connection with preventative benefits - **no cost** 



Medications connected to **plan exclusions** (cosmetic use, sexual issues, weight loss)