



Pharmacy Benefits

Saving on Your Prescriptions

Cost-Saving Tips

1. Contact Navitus to learn about alternative, lower-cost drug options

Non-Medicare Members: 1-866-333-2757 navitus.com

Medicare Members: 1-866-270-3877 medicarerx.navitus.com

Discuss any alternatives with your doctor – call or use a messaging feature such as MyChart.

2. Use the mail order pharmacy to have medicine delivered to your door

You can get a 90-day supply of most maintenance medications for only 2 copays, instead of 3.

3. Check the cost of your drug at other pharmacies

Visit <https://etf.benefits.navitus.com/> and select your plan design to preview how much your prescription will cost at a specific pharmacy. To compare costs between pharmacies, log in to Navi-Gate for members.

4. Enroll in a health care flexible spending account

Set aside pre-tax dollars to pay your out-of-pocket medical expenses.

5. Use the Navitus discount list for non-covered drugs

For drugs such as allergy, acne or infertility medications not covered by your plan.

Cost-Share Level Copayment/Coinsurance

Level 1 <i>80% of all prescriptions filled, mostly generics</i>	\$5
Level 2 <i>Preferred drugs, work well for most people</i>	20% (\$50 Max)
Level 3 <i>Not preferred drugs, often have lower cost alternatives at levels 1 or 2</i>	40% (\$150 Max)
Level 4 <i>Specialty drugs used to treat complex, chronic illnesses. Must be filled at a specialty pharmacy.</i>	\$50

