

## ***Pharmacy Benefits: Saving on Your Prescriptions 2018***

In this video by the Wisconsin Department of Employee Trust Funds, or ETF, we'll discuss how to save money on your prescriptions.

First, some background information on how the pharmacy program works. Each covered prescription drug falls into one of four cost-sharing levels: Level 1 through Level 4. These levels can be found on the drug formulary on Navitus's website. Navitus is the pharmacy benefit manager for our program.

Level 1 drugs cost a maximum of \$5 for each prescription filled. More than 80% of all prescriptions filled are Level 1 drugs, most of which are generics.

Level 2 drugs are preferred brand drugs or high priced generic drugs. They are often preferred due to how well they work for most people. If you take a level 2 drug, you pay 20% of the cost, up to \$50 each time you fill the prescription.

Level 3 drugs are not preferred drugs, because they often have lower cost alternatives at levels 1 or 2. You pay 40% of the cost, up to \$150 each time you fill it.

Finally, Level 4 drugs are specialty drugs used to treat complex, chronic illnesses. Specialty drugs cost a maximum of \$50 for each prescription filled and must be filled at one of the two preferred specialty pharmacies.

Now that you know how much a prescription may cost you, let's discuss some tips on how to save money.

- If you take a Level 2 or Level 3 drug, call Navitus or log onto their website, Navi-Gate for Members, to learn about alternative, lower cost options. While Navitus is here to help you find alternatives, it is important to discuss options with your doctor. Call your doctor's office or use a messaging feature such as MyChart. If changing to an alternative or lower cost drug, does not work for you due to medical reasons, there are other ways to save.
- The second way to save money on your prescriptions is to use the mail order pharmacy. You can get a 90-day supply of most Level 1 or Level 2 maintenance medications for only two copays, instead of three. Save trips to the pharmacy and have your prescription delivered to your door. Contact Navitus to enroll.
- Because drug prices can vary by pharmacy, be sure to check the cost of your drugs at other participating pharmacies. You can get a quick preview of how much your prescription will cost using the tool on the Navitus website. Click on your plan design and from there you can find how much your prescriptions will cost at certain participating pharmacies near you. You can also find your prescription drug formulary here – this is the list of all the drugs covered by your plan. If you want to compare your costs at different pharmacies, log in to Navigate for Members and use the Cost Compare tool. Spending a few minutes now to compare costs could save you money.

- And for a fourth money-saving option, think about setting aside pre-tax dollars to pay your out-of-pocket medical expenses. You can do this by enrolling in a health care flexible spending account. Setting aside pre-tax dollars to pay your out-of-pocket medical expenses can really pay off!
- Finally, take advantage of the Navitus discount drug list to save on over the counter or other drugs not covered by your plan. These can be drugs like allergy, acne, or infertility medications. Just take your prescription to the pharmacy and present your Navitus card, like you would for a covered drug. You will receive Navitus's discount off the retail price of the drug. See the Navitus website for more information on what drugs are included in the discount list.

Let's quickly review our five cost-saving tips:

- 1) Contact Navitus to learn about alternative, lower-cost drug options
- 2) Use the mail order pharmacy to have medicine delivered to your door
- 3) Check the cost of your drug at other pharmacies
- 4) Enroll in a health care flexible spending account
- 5) Use the Navitus discount list for non-covered drugs

You can find contact information for Navitus in the resource sheet below this video. And don't forget to stay connected with us for important and timely benefit information.