



# 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](https://navitus.com)

**Medicare Members:** ☎ 1-866-270-3877

🌐 [medicarerx.navitus.com](https://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

Sign up at <https://pharmacy.costco.com> to get a 90-day supply of most maintenance medications for 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

### Copay/Coinsurance

#### Level 1

*80% of all prescriptions filled, mostly generics*

\$5

#### Level 2

*Preferred drugs, work well for most people*

20% (\$50 Max)

#### Level 3 – Approved FDA MedWatch Form

*Typically brand name drugs with lower cost generic options at levels 1 or 2*

40% (\$150 Max)

See the [Level 3 Cost Sharing Example Handout](#) to learn more.

#### Level 4

*Specialty drugs used to treat complex, chronic illnesses. Must be filled at a specialty pharmacy.*

\$50



Wisconsin Department of Employee Trust Funds  
1-877-533-5020 or 608-266-3285  
[etf.wi.gov](https://etf.wi.gov)

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