



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

Sign up at <https://www.serve-you-rx.com/navitus/> 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 <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 – Approved FDA MedWatch Form <i>Typically brand name drugs with lower cost generic options at levels 1 or 2</i> <i>See the Level 3 Cost Sharing Example Handout to learn more.</i>	40% (\$150 Max)
Level 4 <i>Specialty drugs used to treat complex, chronic illnesses. Must be filled at a specialty pharmacy.</i>	\$50

