

## PrudentRx Copay Program for Specialty Medications - \$0 Copay!

The Plan is introducing the PrudentRx Copay Program (Copay Program) to help you save money on certain specialty medications. When you participate in this **FREE** program, you'll pay \$0 out-of-pocket for covered specialty medications when you fill your prescription through CVS Specialty.

The Copay Program takes advantage of financial support offered by drug companies so that the drug company – not you – will pay your share of the cost for select specialty medications. If you enroll in one of the non-HSA-eligible National Medical Program options (Copay Value, Copay Select or Copay Advantage), and you take one of the covered specialty medications, PrudentRx will automatically identify and enroll you in these drug manufacturer copay assistance programs.

The PrudentRx Copay Program generally targets specialty medications in the following therapy classes: hepatitis C, autoimmune, oncology and multiple sclerosis. A list of the specialty medications covered by the Copay Program is available at <https://www.prudentrx.com/prudentes/>, and may be updated periodically by the Plan. Please note that copayments or coinsurance for these medications, whether made by you, the Plan, or a manufacturer's copay assistance program, will not count toward the Plan deductible.

If you take a medication included in the Copay Program's specialty medication list, you'll be automatically enrolled in the Copay Program, and you'll receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to your medication.

If you want to opt out of the Copay Program, you must call 1-800-578-4403 to disenroll. If you disenroll, then you will be responsible to pay 30% coinsurance for any specialty medications you take that are eligible for the Copay Program. **If you are required to pay this 30% coinsurance for a specialty medication that is considered a “non-essential health benefit,” then you will be required to continue paying this amount *even if you've otherwise met the Plan's out-of-pocket maximum.***

If you or a covered family member are not currently taking, but will start a new medication covered under the PrudentRx Copay Program, you can reach out to PrudentRx and PrudentRx will proactively contact you so that you can take full advantage of the Copay Program. **If you have any questions about the Copay Program, you can contact PrudentRx at 1-800-578-4403.**

*\*Specialty medications that have been deemed “non-essential health benefits” are denoted with a “I” on the drug list at <https://www.prudentrx.com/prudentes/>. Copayments or coinsurance for any medications that are “non-essential health benefits,” whether made by you, the Plan, or a manufacturer's copay assistance program, will not count toward the Plan out-of-pocket maximum. An exception process is available for determining whether a medication that is not an “essential health benefit” is medically necessary for a particular individual. Contact PrudentRx at 1-800-578-4403 for more information about the exception process.*