

Share a Clear View



Self-Insured Schools of California

PHARMACY BENEFIT

Printed on: 03/12/2014



Share a Clear View



NAVITUS CUSTOMER CARE

HOURS:

24 Hours a Day | 7 Days a Week

866-333-2757 (toll-free)

TTY (toll-free) 711

MAILING ADDRESS:

Navitus Health Solutions
P.O. Box 999 | Appleton, WI 54912-0999

WEBSITE:

www.navitus.com





YOUR PHARMACY BENEFIT

Welcome to Navitus Health Solutions, the pharmacy benefit manager for Self-Insured Schools of California (SISC). We're committed to lowering drug costs, improving health and delivering superior service. This booklet contains important information about your pharmacy benefit.

We look forward to serving you!

Pharmacy Benefit Schedule	1
Filling Your Prescription	4
Mail Order Service	6
Frequently Asked Questions	8
Common Terms	15

PHARMACY BENEFIT SCHEDULE

BENEFIT EFFECTIVE DATE

April 1, 2014

DAYS SUPPLY DISPENSED

Participating Retail Pharmacy	Up to 30 Days
--------------------------------------	---------------

SISC18

Costco Mail Order	Up to 90 Days
--------------------------	---------------

BENEFIT STRUCTURE

Level	Costco Retail Pharmacy	Other Retail Pharmacy	Costco Mail Order
Generic	\$0 copay	\$15 copay	\$40 copay
Brand*	\$50 copay	\$50 copay	\$135 copay

ANNUAL DEDUCTIBLE

*Pharmacy deductible must be satisfied before this benefit is paid by the plan.

Individual Deductible	\$200
-----------------------	-------

Family Deductible	\$500
-------------------	-------

ANNUAL OUT-OF-POCKET MAXIMUM

Individual Maximum	\$6,350
--------------------	---------

Family Maximum	\$12,700
----------------	----------

ADDITIONAL COVERAGE INFORMATION

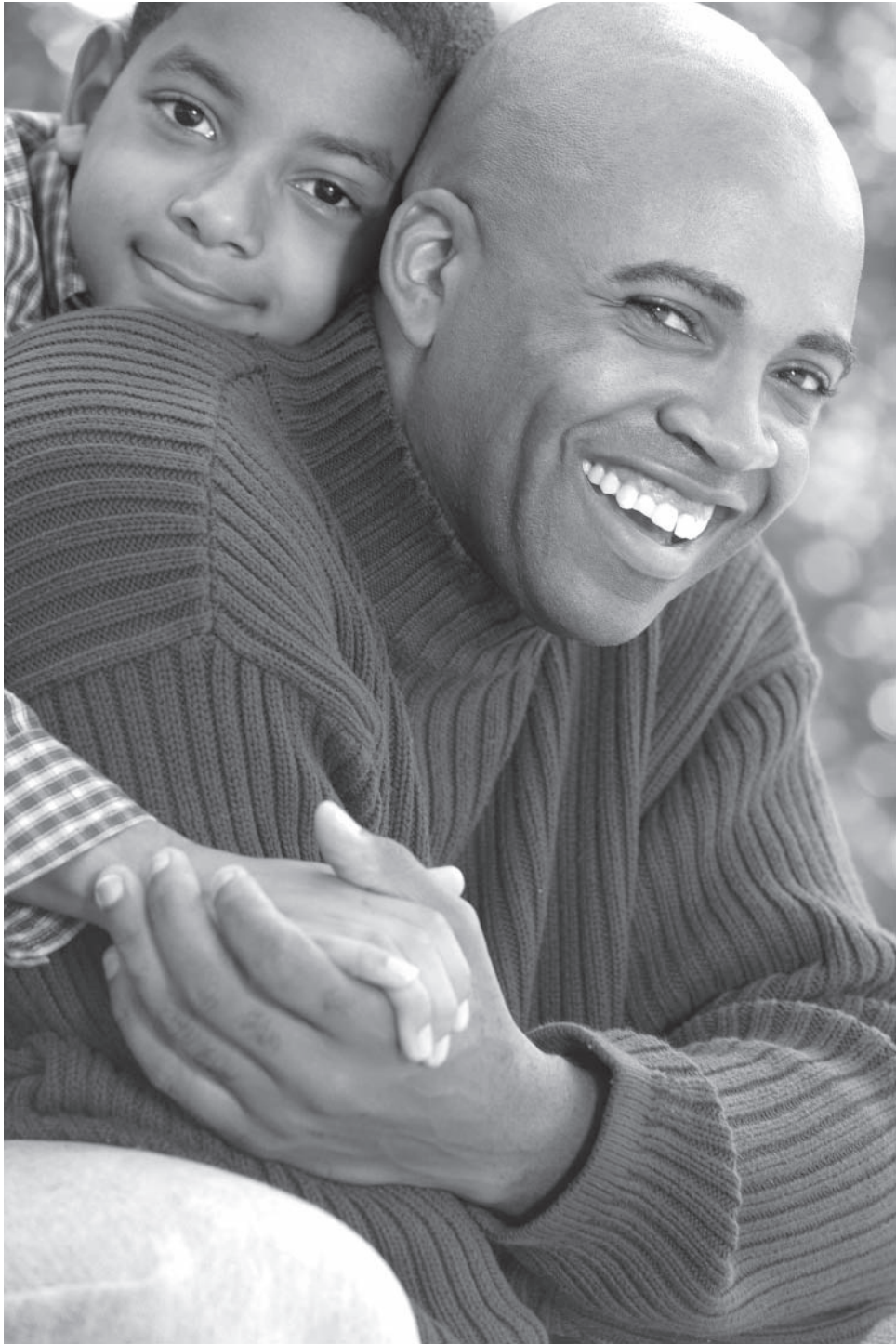
- Up to a 30 day supply of generic medications are free at Costco retail pharmacies; specialty, narcotic pain and cough medications are not included.
- Diabetic supplies are only available as brand prescriptions and not generic. However, the SISC pharmacy plans charge the generic copay on preferred brand supplies (lancets, pen needles, test strips and syringes).
- SISC urges members to use generic drugs when they are available. If you or your physician requests the brand name when a generic equivalent is available, you will pay the generic copay plus the difference in cost between the brand and generic. The difference in cost between the brand and generic will not count toward the Annual Out-of-Pocket Maximum.

MAIL ORDER SERVICE

The Mail Order Service allows you to receive a 90-day supply of maintenance medications. This program is part of your pharmacy benefit and is **voluntary**.

SPECIALTY PHARMACY

Navitus SpecialtyRx helps members who are taking medications for certain chronic illnesses or complex diseases by providing services that offer convenience and support. This program is part of your pharmacy benefit and is **mandatory**.



FILLING YOUR PRESCRIPTION



Filling Your Prescription at a Network Pharmacy The first step to filling your prescription is deciding on a participating pharmacy. In most cases, you can still use your current pharmacy. There is a complete list on our website, www.navitus.com.

Using Your Medical Benefit ID Card You will not need a separate pharmacy benefit ID card. Your medical benefit card also contains information about your pharmacy benefit. Please present your medical benefit card to the pharmacy when you refill your prescription. To determine your copayment before going to the pharmacy, call Navitus Customer Care toll-free.

Receiving Your Medications through Mail Order

Our mail order service offers an easy way for you to get a 90-day supply of your long-term or maintenance medications. Your prescriptions are delivered to your door, saving you a trip to the pharmacy. For more information on how to start our mail order service visit www.navitus.com > Members > Member Login or contact Navitus Customer Care

Submitting a Claim

In an emergency, you may need to request reimbursement for prescriptions that you have filled and paid for yourself. To submit a claim, you must provide specific information about the prescription, the reason you are requesting reimbursement, and any payments made by primary insurers. Complete the appropriate claim form and mail it along with the receipt to:

Navitus Health Solutions
Operations Division - Claims
P.O. Box 999,
Appleton, WI 54912-0999

Claim forms are available at www.navitus.com or by calling Navitus Customer Care.

MAIL ORDER

Getting your Drugs through Mail Order

Costco Mail Order Pharmacy will service your mail order needs. Drugs available through mail order include prescriptions covered as part of your pharmacy benefit. We recommend mail order service for maintenance (long-term) drugs only. For drugs needed on a short-term basis (e.g., antibiotics for short-term illness), we recommend using a retail pharmacy.

IT'S EASY TO START:***Step 1: Enroll***

Register online at www.pharmacy.costco.com. Under "New Patients" create an account. Enter all required information to set up your online patient account including information regarding drug allergies, medical conditions, payment, etc. Please note each patient will need their own email address to create an online account. You can also complete the mail order enrollment form available online and mail into the pharmacy.

Step 2: Fill Your Prescription

Request your new prescription online at www.pharmacy.costco.com. Provide prescription information, including physician name, drug name and shipping method. Confirm your order and mail the original prescription to the address provided. Or have your health care provider send the prescription directly to the Costco Mail Order. Your provider can send the prescription through the following options:

- Call: 1-800-607-6861
- Fax: 1-800-633-0334
- E-prescribe

Costco Pharmacy will begin processing your order once you have placed a request and the original prescription is received at our facility.

Obtaining Refills

Once you've received your first prescription via mail order, refills can be ordered using any of the following methods:

- Online: www.pharmacy.costco.com
- Call: 1-800-607-6861
- Costco's 24-hour automated telephone system guides you through the refill ordering process. Be sure to have your prescription number available.

Or

- Enroll in the auto refill program online.

Average process and shipping time is 6 to 14 days.

Costco offers free standard shipping. Expedited shipping options are available for an additional fee.

Prescriptions cannot legally be mailed from a mail order pharmacy (or any other pharmacy operating within the United States) to locations outside of the United States. The only exceptions are U.S. territories and military installations.

FREQUENTLY ASKED QUESTIONS



What is Navitus?

Navitus Health Solutions is your Pharmacy Benefits Manager (PBM). A PBM directs prescription drug programs by processing prescription claims.

What is a Pharmacy Benefit Manager?

Who should I contact with questions or problems about my pharmacy benefit?

Information about your pharmacy benefit can be found on www.navitus.com through the member portal, Navi-Gate for Members. You can also call Navitus Customer Care toll-free at 866-333-2757 with questions about your pharmacy benefit.

How much will I pay at the pharmacy?

You can use the pharmacy benefit information in this booklet to find out how much you will pay for different drugs at the pharmacy. If you have questions, please contact Navitus Customer Care toll-free at 866-333-2757.

What is Navi-Gate for Members?

Your health comes first, and Navi-Gate can help you with your pharmacy benefit questions and more. Navi-Gate for Members provides you with online access to a wealth of information to help you better understand your prescription drug benefits, add convenience to your life and help identify cost-saving options. Whether it is helping you find a local pharmacy or reviewing your medication profile, Navi-Gate will provide you with the information to take control of your personal health. You can sign up for Navi-Gate for Members by doing the following:

1. Call Navitus Customer Care at 866-333-2757 to get your member ID (that is different than what's printed on your ID card).
2. Go to www.navitus.com, click on the Members tab and select "Member Login."
3. Select "Click here for new registrations."
4. Enter the member ID. Select a password of your choice, using the requirements listed. Continue with the registration process.

NOTE: Due to government regulations concerning disclosure of protected personal health information, all members age 12 and older must register to obtain their own user ID and password.

Can I use my health plan card to fill prescriptions at my pharmacy?	Yes, your medical carrier has provided you with a combined medical/prescription drug ID card. When filling prescriptions at your pharmacy, you are required to present an ID card.
Whom do I call to request additional cards?	You can request replacement cards from your medical carrier.
Whom do I call to change my ID card information?	Please contact your school district if any information on your ID card needs to be changed.
When can I refill my prescription?	Your prescription can be refilled when approximately two-thirds or 70% of the prescription has been taken. Some restrictions apply.



What happens if the cost of my medication is less than my copay? You will pay whichever is less: the cash price or your copay as long as you have your prescriptions filled at a participating pharmacy.

Is there a limited time period to submit my claims to Navitus for reimbursement? Yes. A claim must be submitted to Navitus for reimbursement within 12 months from the date the medication was filled. To submit a claim, follow the “Submitting a Claim” instructions found in the “Filling Your Prescription” section of this booklet.

How do I fill a prescription when I travel for business or vacation? If you are traveling for less than one month, any Navitus Network Pharmacy can arrange in advance for you to take an extra one-month supply. A copay will apply.

If you are traveling for more than one month, you can request that your pharmacy transfer your prescription order to another network pharmacy located in the area where you will be traveling.

Visit www.navitus.com for instructions on filling prescriptions while traveling. Or contact Customer Care toll-free at 866-333-2757.

Will you mail prescriptions to me if I'm out of the United States? Prescriptions cannot legally be mailed from any pharmacy in the United States, to places located outside of the country. The only exceptions are U.S. territories, protectorates and military installations.

How do I use the Navitus SpecialtyRx program? Navitus SpecialtyRx works with Diplomat Specialty Pharmacy to offer services with the highest standard of care. You will get one-on-one service with skilled pharmacists. They will answer questions about side effects. They will give advice to help you stay on course with your treatment. Specialty drugs are delivered free. They come right to your door or prescriber's office via FedEx.

Local courier service may be available for emergency, same-day medication needs. To start using Navitus SpecialtyRx, please call toll-free 877-651-4943. We will work with your prescriber for current or new specialty prescriptions.

What is the difference between generic drugs and brand name drugs?

A generic drug is a drug that is the same as a brand name drug in dosage, safety and strength. It is also the same in how it is taken, how it works in the body, quality, performance and intended use. Typically, generic drugs are less expensive than their brand counterparts. They can save you money by reducing copays or—in the case of over-the-counter drugs—by allowing less out-of-pocket expense at the cash register.



How do I make a complaint or file an appeal?

When you have a concern about a benefit, claim or other service, please call Navitus Customer Care toll-free at 866-333-2757. Our Customer Care Specialists will answer your questions and resolve your concerns quickly.

If your issue or concern is not resolved by calling Customer Care, you have the right to file a written appeal with Navitus. Please send this appeal, along with related information from your doctor, to:

MAIL

Navitus Health Solutions
Attn: Appeals Department
P.O. Box 999
Appleton, WI 54912-0999

FAX

Navitus Health Solutions
855-673-6507
Attn: Appeals Department

COMMON TERMS

Brand Drug	A drug with a proprietary, trademarked name, protected by a patent by the U.S. Food and Drug Administration (FDA). The patent allows the drug company to exclusively market and sell the drug for a period of time. When the patent expires, other drug companies can make and sell a generic version of the brand-name drug.
Copayment/ Coinsurance	Refers to that portion of the total prescription cost that the member must pay.
Generic Drugs	Prescription drugs that have the same active ingredients, same dosage form and strength as their brand-name counterparts.
Out-of-Pocket Maximum	The maximum dollar amount the member can pay per calendar year.
Over-the- Counter Medication	A drug you can buy without a prescription.
Prescription Drug	Any drug you may get by prescription only.
Prior Authorization	Approval from Navitus for coverage of a prescription drug.
Specialty Drug	Drugs used as part of the treatment for many chronic illnesses and complex diseases that commonly have special handling requirements. Patients taking these drugs typically benefit from personalized coordination between the member, the prescriber and the pharmacy.
Therapeutic Equivalent	Similar drug in the same drug classification used to treat the same condition.

Share a Clear View



Voice your feedback, concerns or complaints or report errors regarding your prescription drug benefit. We welcome your input and want to hear and act on this information with a polite and quick response. Ensuring quality and safe care, correcting errors, and preventing future issues are top priorities.

Navitus does not discriminate on the basis of disability in the provision of programs, services or activities. If you need this printed material interpreted or in an alternative format, or need assistance using any of our services, please contact Navitus Customer Care at 866-333-2757 (toll-free) or 711 (TTY).