

PRESCRIPTION DRUG COVERAGE

What is the Brand New Day HMO Formulary?

A formulary is a list of covered drugs selected by Brand New Day in consultation with a team of health care providers, which represents the prescription therapies believed to be a necessary part of a quality treatment program. Brand New Day will generally cover the drugs listed in our formulary as long as the drug is medically necessary, the prescription is filled at a Brand New Day network pharmacy, and other plan rules are followed. For more information on how to fill your prescriptions, please review your Evidence of Coverage.

Can the Formulary change?

Generally, if you are taking a drug on our Brand New Day formulary that was covered at the beginning of the year, we will not discontinue or reduce coverage of the drug during the 2010 coverage year except when a new, less expensive generic drug becomes available or when new adverse information about the safety or effectiveness of a drug is released. Other types of formulary changes, such as removing a drug from our formulary, will not affect members who are currently taking the drug. It will remain available at the same cost-sharing for those members taking it for the remainder of the coverage year. We feel it is important that you have continued access for the remainder of the coverage year to the formulary drugs that were available when you chose our plan, except for cases in which you can save additional money or we can ensure your safety.

If we remove drugs from our formulary, add prior authorization, quantity limits and/or step therapy restrictions on a drug, we must notify affected members of the change at least 60 days before the change becomes effective, or at the time the member requests a refill of the drug, at which time the member will receive a 60-day supply of the drug. If the Food and Drug Administration deems a drug on our formulary to be unsafe or the drug's manufacturer removes the drug from the market, we will immediately remove the drug from our formulary and provide notice to members who take the drug.

To find out if a drug is on our list of approved drugs you may:

- Check the Brand New Day Formulary that we mailed to you this year.
- Check our website. We update the website regularly with the most current version of our Formulary; or
- You may call our Customer Service Department for help with finding a drug.

How to Locate a Brand New Day HMO Pharmacy

The Brand New Day Pharmacy Directory booklet provides a list of Brand New Day's network pharmacies. We call the pharmacies on this list our "network pharmacies" because we have made arrangements with them to provide prescription drugs to Plan members. A network pharmacy is a pharmacy where beneficiaries obtain prescription drug benefits provided by Brand New Day.

In most cases, your prescriptions are covered under Brand New Day only if they are filled at a network pharmacy or through our mail order pharmacy service. Once you go to one, you are not required to continue going to the same pharmacy to fill your prescription. You can go to any of our network pharmacies. We will fill prescriptions at non-network pharmacies under certain circumstances as described in your Evidence of Coverage.

Brand New Day has contracts with over 3163 pharmacies. Our pharmacy network equals or exceeds Medicare's requirements for pharmacy access.

To get a complete description of your prescription coverage, including how to fill your prescriptions, please review the Evidence of Coverage and Brand New Day's formulary.

If you have additional questions, please call our Customer Service Department at 866-255-4795, 8 a.m. – 8 p.m., 7 days a week. TTY/TDD Users should call 866-321-5955.