

PrudentRx Copay Program for Specialty Medications

In order to provide a comprehensive and cost-effective prescription drug program for you and your family, KEHP has contracted with PrudentRx to offer the PrudentRx Copay Program for certain specialty medications. The PrudentRx Copay Program assists you by helping you enroll in manufacturer copay assistance programs. Medications on the PrudentRx specialty drug list and exclusively dispensed by CVS's specialty network are included in the program and will be subject to a 30% co-insurance. However, if you enroll in the PrudentRx Copay Program, you will receive a copay card for your specialty medication (if applicable), and you will have a zero dollar (\$0) cost share for your prescriptions covered under the Program.

PrudentRx will assist you in obtaining copay assistance from drug manufacturers to reduce your cost share for eligible medications thereby reducing your out-of-pocket expenses. Participation in the program requires certain data to be shared with the administrators of these copay assistance programs. All data sharing is done in compliance with HIPAA.

If you currently take one or more specialty medications included on the PrudentRx Program Drug List, or are prescribed one in the future, you will be contacted by PrudentRx, and they will assist you in enrolling in manufacturer copay assistance for your medication. All eligible members will be automatically enrolled in the PrudentRx program, but you can choose to opt out of the program. You must call 1-800-578-4403 to opt-out. Some manufacturers require you to sign up to take advantage of the copay assistance that they provide for their medications – in that case, you must speak to someone at PrudentRx at 1-800-578-4403 to provide any additional information needed to enroll in the copay program.

Any member that opts-out of the PrudentRx Copay Program or who does not affirmatively enroll in any copay assistance will be responsible for 30% co-insurance on specialty medications that are eligible for the PrudentRx program. Copayments for these medications, whether made by you, your plan, or a manufacturer's copay assistance program, will not count toward your plan deductible.

Because certain specialty medications do not qualify as "essential health benefits" under the Affordable Care Act, member cost share payments for these medications, whether made by you or a manufacturer copayment assistance program, do not count towards the Plan's out-of-pocket maximum. A list of specialty medications that are not considered to be "essential health benefits" is available. An exception process is available for determining whether a medication that is not an essential health benefit is medically necessary for a particular individual.

The PrudentRx Program Drug List may be updated periodically by the Plan, and may be found online at kehpcy.gov.

PrudentRx can be reached at 1-800-578-4403 to address any questions regarding the PrudentRx Copay Program.