

PrudentRx Frequently Asked Questions (FAQs)

What is the PrudentRx program?

The PrudentRx program combines an innovative specialty plan design strategy and best-in-class member experience to help lower spend and with members enjoying reduced costs. The program applies to all specialty medications in a Covered Class on the PrudentRx program drug list and allows members who are participating in the program to pay \$0 out of pocket (OOP) for specialty medications, regardless if a copay card is available

How do I enroll or opt out of the program?

All eligible members' enrollment will begin automatically in the PrudentRx program, but you can choose to opt out of the program by calling 800-578-4403. If you choose to opt out of the program, or do not affirmatively enroll in available copay assistance as required by a manufacturer, you will be responsible for the full 30% co-insurance on specialty medications under your plan design after satisfying any applicable plan deductible.

What is a third-party sponsored copay card or manufacturer copay card assistance program?

A third-party sponsored copay card, or manufacturer copay card assistance program, is a direct-to-consumer incentive manufacturers offer to promote brand loyalty and the use of brand-name pharmaceutical products. The copay card can also be used to lower OOP costs for eligible patients.

Are there different types of copay card assistance programs?

Yes. There are two types of copay card programs offered:

- **Non-Need Based:** This type is offered to commercially insured populations. These copay cards may be used regardless of a patient's financial status and do not require any form of eligibility or qualification to get assistance.
- **Need-Based/Patient Assistance Program (PAP):** This type is offered by a manufacturer sponsor or independent non-profit to help patients who meet specific financial eligibility criteria. These patients may be uninsured, underinsured or may have been denied coverage by commercial plans. This type of assistance is not part of the PrudentRx program, but your specialty pharmacy may be able to help you, if needed, in connecting with these types of programs.

What happens if I am already enrolled in a manufacturer copay card assistance program?

You will continue to fill prescriptions as usual. The integration between the pharmacy and PrudentRx will ensure the copay assistance is applied toward the member cost share by the pharmacy and that the pharmacy has visibility into your PrudentRx program enrollment status.

What is the process for obtaining specialty copay assistance and ensuring that it is used when a prescription is submitted?

If you or a covered family member take one or more specialty medications included in the PrudentRx drug list, you will receive a welcome letter from PrudentRx on behalf of the plan that provides information about the PrudentRx program as it pertains to your medication(s). All eligible members' enrollment will begin automatically in the PrudentRx program, but there may be additional steps required.

PrudentRx will also contact members if they are required to enroll in the copay assistance for any medication that they take. PrudentRx continuously monitors copay card utilization and will conduct proactive member outreach as needed, including re-enrollment in available assistance programs.

When a new prescription is received and processed by the pharmacy, there is an administrative process to capture the claim and perform outreach to the member. From there, the pharmacy will offer to transfer the member to PrudentRx

or will provide the member with the PrudentRx contact information to complete any necessary steps for enrollment. Prior authorization (PA) and formulary are not affected by the PrudentRx program.

A trained PrudentRx member advocate will help the member enroll in the available manufacturer copay assistance program where applicable. This process usually takes less than ten minutes but may take up to five to seven days depending on the manufacturer process. The member will be informed throughout the process.

What happens if the manufacturer copay card is no longer offered?

Copay assistance is monitored on a regular basis to quickly respond to any changes that may impact the member. If a copay card is no longer offered and you are enrolled in the PrudentRx program, your final OOP cost will remain \$0.

What if my medication requires a PA?

You need to go through the usual PA and appeals process before the medication is processed by the pharmacy. While your PA is being reviewed, you can still confirm enrollment or opt out of the PrudentRx program. If your medication is not approved, your doctor may be able to prescribe a different medication for you.

Are there limitations around when I can enroll or opt out of the program?

No. Even if you originally opted out of the program, you could contact PrudentRx to confirm you'd like to re-enroll in the program at any time. However, only those prescriptions filled after you have enrolled in the PrudentRx program will have a \$0 OOP cost.

Can I enroll my dependent on their behalf?

Yes. A member can enroll a minor dependent on their behalf.

Will I pay \$0 OOP for all my medications?

No. Only specialty medications on your plan's PrudentRx program drug list are eligible. Any medication not included on the PrudentRx program drug list or that are otherwise excluded from the definition of specialty product will be adjudicated using the existing plan design for non-specialty products and would continue to take the appropriate plan applicable member cost share.

What if I start a different specialty medication?

If you start a new specialty medication, PrudentRx will contact you to assist with enrollment in available manufacturer copay assistance for the new medication or you can call PrudentRx at 800 578-4403.