



# FREQUENTLY ASKED QUESTIONS

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## Why am I getting this letter?

In order to continue providing a cost-effective specialty medication benefit, your insurance plan is changing, and the member cost-share for specialty prescriptions is rising. However, to eliminate your out-of-pocket responsibility for your covered **specialty medications**, your plan has contracted with PrudentRx, which offers the PrudentRx Copay Program. If you are getting this letter, you need to call PrudentRx at 1-800-578-4403.

## What is The PrudentRx Copay Program?

The PrudentRx Copay Program allows enrolled members to avoid out-of-pocket expense for all approved specialty medications on their group health plan's Exclusive Specialty drug list that are dispensed by CVS Specialty, regardless of whether the drug manufacturer maintains a copay assistance program.

## What is Copay Assistance?

Copay assistance is a process in which drug manufacturers provide financial support to patients by covering all or most of the patient's copayment or coinsurance cost for a medication, especially for specialty medications.

## How will the PrudentRx Copay Program save me and my health plan money?

Certain drug manufacturers offer copay assistance that can reduce the amount of your copayment or coinsurance for specific drugs, especially specialty medications. Since the manufacturer will pick up a portion of the cost of the prescription, your employer, health plan, or insured group can also save money. Those savings are then passed on to you and allow you to get your approved specialty medications for \$0 out-of-pocket cost.

## Am I eligible for the PrudentRx Copay Program?

If you currently take one or more specialty medications and are in a plan that is part of the PrudentRx Copay Program, you are automatically enrolled in the PrudentRx Copay Program. If you are taking a specialty medication that has a drug manufacturer copay assistance program, **you must enroll in the copay assistance program** in order to get your specialty medications for a \$0 out-of-pocket cost. A PrudentRx member advocate will assist you in doing so. If you change your group health plan and are not in a plan that has the PrudentRx Copay Program, you are no longer eligible for a \$0 out-of-pocket cost for your specialty medications.

## What can I expect from the PrudentRx Member Advocate Team?

If you currently take one or more eligible specialty medications that has a copay assistance program available, you can expect a phone call from a PrudentRx Member Advocate to help you enroll in the applicable copay assistance program. The PrudentRx team will continue to monitor your claims while you are taking your specialty medication to ensure that your copays are processing as expected and that you have a \$0 out-of-pocket cost.

## What else do I need to know or do?

If you are taking a specialty medication that has copay assistance program available, you will be required to give PrudentRx permission to enroll you in the copay assistance program for that specialty medication. If you do not answer PrudentRx's call, or fail to call them back at 1-800-578-4403 to enroll in the manufacturer copay assistance program (if available), or if you opt-out of the PrudentRx Copay Program, you will be responsible for the full coinsurance payment for your specialty medication. If you are already enrolled in a drug manufacturer copay assistance program, please call PrudentRx immediately to provide a Member Advocate with that information and to ensure that your out-of-pocket responsibility is \$0 even if copay assistance funds are exhausted.

## How do I contact PrudentRx?

You can call PrudentRx directly at 1-800-578-4403, or you when you order your specialty medication thru CVS Specialty, you can ask to be transferred to PrudentRx.