



What is Prudent Rx?

TO REVIEW:

- 1) The program is **COMPLETELY VOLUNTARY** and carries **NO PENALTY** for failing to abide by the program if you don't opt-out.
- 2) To participate, you must complete an application for each specialty drug, the form takes about 5 minutes to complete and assistance will be available through the Plan.
- 3) The program only applies to those on specialty medications, and only for those covered specialty drugs. If you are not eligible, you will not be required to fill out an application.
- 4) The program only applies to active members and pre-Medicare retirees.
- 5) If you fail to meet the requirements of the program but don't opt-out, then you will be ineligible to participate in the program in future plan years, but there are no penalties. Your specialty medications will continue to be covered at a zero co-pay for the remainder of the plan year.

SEBAC and the Lamont Administration have agreed to add a **COMPLETELY VOLUNTARY (WITH NO PENALTY)**, specialty drug medication program that improves our plan and will lower the cost of specialty drugs for members to \$0 while also reducing overall premium costs for the entire plan.

Members may choose to opt-out of the program if they prefer, but since it saves both members and the plan money, everyone on specialty drugs will automatically be added on an effective date (which is still to be determined), and each open enrollment period.

Prudent Rx allows insurance plans to apply manufacturer assistance to the cost of specialty drugs which reduces the cost to individual members (to \$0) and the overall plan. The plan only applies to members prescribed specialty drugs and does not cover non-specialty drugs they may be on.

If you call the number on the back of your insurance card, they will be able to tell you what is considered a specialty. However, specialty drugs are generally high-cost medications used to treat complex or rare medical conditions. The exact definition is a "drug prescribed by a Physician having one or more of several key characteristics, including 1) Requirement for frequent dosing adjustments and intensive clinical monitoring; 2) Need for intensive patient training and compliance for effective treatment; 3) Limited or exclusive product distribution."

If you participate, you will have a \$0 co-pay for all of your covered specialty drugs – saving between \$6–\$40/ prescription which can add up to hundreds or even thousands of dollars of saving every year, depending on how many specialty drugs you are on. There will also be a small one-time cash payment for those that participate and successfully complete the requirements.