

Introducing Harvard Pilgrim's 4-Tier Prescription Drug Program

FEATURING \$5 COPAYMENTS FOR TIER 1
EFFECTIVE JANUARY 1, 2011

Harvard Pilgrim is doing more to help control premium increases and out-of-pocket costs – like ensuring your employees always pay a low copayment on our lowest-cost generic drugs. We've created our new 4-Tier Prescription Drug Program. Members pay just \$5 for the new Tier 1.

Upon renewal in 2011, all small group plan designs will include Harvard Pilgrim's new 4-tier prescription drug program.



How the 4-Tier Prescription Drug Program works

Our four-tier benefit places all covered medications into one of four levels or tiers.

New member identification cards for all members

Once your renewal is complete, we will send all covered employees and their dependents new Harvard Pilgrim identification cards that reflect the new pharmacy copayments.

Action you need to take

Because your plan's prescription copayments are changing, please notify your employees about this change in prescription copayments at least 60 days prior to your renewal date. Harvard Pilgrim can provide sample language upon request.

More ways for your employees to save

With some Harvard Pilgrim plans, members may save a full, one month's copayment when using our mail order program for Tier 1 maintenance medications (up to 90-day supply as well as on drugs from Tiers 2 and 3)*. You can access this information via www.harvardpilgrim.org under "Pharmacy Program."

Additional questions?

Please call your MBA representative at (781) 228-2222, or your broker.

*Savings vary based on specific plan design. Mail order savings not available to Maine-based employer groups.

TIER 1 \$ **TIER 1, OUR LOWEST COST TIER, CONSISTS OF MANY LOW-COST GENERIC DRUGS.** Your employees will pay just \$5 for any prescription drug in Tier 1. Tier 1 drugs contain the same active ingredients as their brand-name counterparts.

TIER 2 \$\$ **TIER 2 CONSISTS PRIMARILY OF HIGHER-COST GENERIC DRUGS.** These drugs contain the same active ingredients as their brand-name counterparts. Tier 2 may also include brand-name drugs that Harvard Pilgrim has determined to be more effective, less costly or to have fewer side effects than similar medications.

TIER 3 \$\$\$ **TIER 3 CONSISTS MOSTLY OF BRAND-NAME DRUGS WITHOUT GENERIC EQUIVALENTS.** These drugs have been selected by the plan based on review of the relative safety, effectiveness and cost of the many brand-name drugs on the market. In some cases, Tier 3 may include generic drugs determined to be more costly than their brand-name alternatives.

TIER 4 \$\$\$\$ **TIER 4 CONSISTS OF DRUGS** that the plan has not included in Tier 1, Tier 2 or Tier 3.

Did you know? Generic drugs contain the same active ingredients as their brand-name counterparts.

\$—\$\$\$\$: The number of dollar signs indicates the cost level of prescriptions in that tier, \$ being the lowest and \$\$\$\$ being the highest.

