

# FREQUENTLY ASKED QUESTIONS



## Why am I getting this letter?

Your insurance plan is changing, and your specialty prescription coinsurance is rising. However, to ensure that you do not pay anything extra, your plan is working with PrudentRx, who offers a program to reduce your out-of-pocket responsibility to \$0 for your covered specialty medications under the PrudentRx Copay Program. If you are getting this letter you need to call PrudentRx.

## What is The PrudentRx Program?

The PrudentRx Copay Program is part of your prescription plan that allows members to pay \$0 out-of-pocket for all approved specialty medications on the plan's Exclusive Specialty drug list. For more information, please call PrudentRx.

## 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 co-insurance of a medication- in particular, specialty medications. For more information, please call PrudentRx.

## How will the PrudentRx 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 a \$0 out-of-pocket cost. For more information, please call PrudentRx.

## Am I eligible for the PrudentRx Program?

If you currently take one or more specialty medications and are in a Plan that is part of the PrudentRx Program, you are automatically enrolled into the PrudentRx Program. If you are taking a specialty medication that has a copay assistance program, **you must call PrudentRx to enroll in the manufacturer assistance program** to get your specialty medications for a \$0 out-of-pocket cost. If you change your Plan, or if you are no longer in a Plan that has the PrudentRx Program, you are not eligible for a \$0 out-of-pocket cost for your specialty medications. To find out if the medication you are prescribed has a copay assistance program available or for more information, please call PrudentRx.

## 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. For more information, please call PrudentRx.

## 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 manufacturer copay assistance program for that specialty medication. If you do not answer their call, if you do not call them back to enroll in the manufacturer copay assistance program (if available), or if you opt-out of the program, you will be responsible for the co-insurance of your specialty medication. If you are already utilizing a manufacturer copay assistance program, you must call PrudentRx immediately to provide them that information and to ensure that your out-of-pocket responsibility is \$0 even if copay assistance funds are exhausted. For more information, please call PrudentRx.

## How do I contact PrudentRx?

You can call PrudentRx directly or when you order your specialty medication thru an eligible pharmacy, you can ask to be transferred to PrudentRx.