

COUPE HEALTH

The information below applies to the Coupe Health plan only. To receive services, always show your current ID card to both your pharmacy and medical providers. Please review the information below to learn about some key features of your prescription drug benefit.

Prescription drug list

The Coupe Health plan uses the KeyRx Drug List (formulary) administered by - Prime Therapeutics. This is a closed formulary and if your medications are not on the drug list, they are not covered by the pharmacy plan unless you have a coverage exception

Pharmacy network

The Coupe Health plan uses the Essential Pharmacy Network. There is no coverage on the pharmacy plan if you do not use a participating pharmacy.

Home delivery

If you are taking a maintenance (or long-term) medicine, consider using Amazon Home Delivery (mail order) where you can enjoy the ease of having your medications delivered anywhere in the U.S. You could save time and money on your overall pharmacy costs.

Specialty pharmacy

Specialty medicines for complex illnesses (like multiple sclerosis or hemophilia) generally cost more or require extra support and are only available through specialty pharmacies. Your plan requires you to use a pharmacy in the Specialty Pharmacy Network for these medications. Note: Specialty medicines that must be administered by a health care professional may be covered under your medical plan benefits. Only the amount you pay out-of-pocket for specialty drugs will be applied to your out-of-pocket maximum.

Utilization management programs

Your prescription drug plan includes prior authorization, step therapy and dispensing limits programs to help make sure medicines are used safely and cost effectively.

- **Prior authorization:** Ensures appropriate use of medicines by requiring pre-approval to verify appropriate prescribing.
- **Step therapy:** Requires you to try another drug that may be more safe, clinically effective and, in some cases, less expensive, before a more expensive drug is approved.
- **Quantity limits:** The maximum amount of medicine that you can get for each fill. Quantity limits are based on the number of days or number of units (pills, capsules, ounces, etc.).

Remember, treatment decisions are always between you and your doctor. Coverage is always subject to the exclusions and limitations of your plan.

Online resources

The Coupe Health member portal at coupehealth.com is easily accessible 24/7 via the mobile app or desktop. The member portal houses all your benefit information including provider & prescription lookup, bill statements, access to your Health Valet, as well as your health and wellbeing programs.

Need help?

Review your medical and pharmacy plan resources at bluecrossmn.com/associate. If you are enrolled in Coupe, login at coupehealth.com. You can also call the Health Valet Team at 1-833-749-1969 or via email at HealthValet@CoupeHealth.com and provide your group and ID number from your Coupe ID card.