

Pharmacy FAQs

What is a 'formulary' and how does it work?

A formulary, also known as a drug list, is a list of medications that your plan covers depending on your benefits. This list could change throughout the year.

How do I know if my medication is covered?

First, log into your member portal. Select 'Benefits' and click on 'Find Drug Prices.' From there, you will be directed to a website where you can type in the name of your medication. The search result will give you a cost estimate for your drug.

Click Here for a Step by Step Video. [➔](#)

How do I find an in-network pharmacy?

First, log into your member portal. Select 'Benefits' and click on 'Find a Pharmacy.' From there, you will be directed to the CVS portal. Select 'Pharmacy Locator' at the top of your screen. Then, type in your zip code. The search results will show in-network pharmacies within your search radius.

Click Here for a Step by Step Video. [➔](#)

What is a prior authorization and does my medication require one?

A prior authorization is a step that some insurance companies require to determine if your medication is covered. The list of drugs that need prior authorization depends on your benefit plan.

What is step-therapy and how does it work?

Some prescription medications, usually newer brand name drugs, are subject to step- therapy. This means you may have to start with a generic brand drug to treat your condition before you can "step up" to a newer drug.

How do I set up my prescriptions for mail order delivery?

Click the link below for step-by-step instructions on how to enroll in mail order delivery:

[Enroll Now](#)

SimplePayHealth.com



Questions? Reach out to your SimplePay Health Valet:



Mon-Fri
8am-8pm central



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