



This is only a summary of your GatorCare pharmacy benefits. If you would like detail about your coverage and costs, you can get the complete terms in the policy or plan document at gatorcare.magellanrx.com/member or by calling the member help desk at 1-800-651-8921. In the event there is a conflict between this summary and the GatorCare prescription coverage documents, the terms and conditions of the coverage documents will control.

This plan provides Prescription Drug benefits for Prescription Drugs and Related Supplies provided by Participating Pharmacies. To receive Prescription Drug Benefits, you and your Dependents may be required to pay a portion of the Covered Expenses for Prescription Drugs and Related Supplies for each 34-day supply at a retail pharmacy or each 90-day supply at a retail or mail order pharmacy. That portion is the Copayment or Coinsurance.



Coinsurance: The term Coinsurance means the *percentage* (for example, 25%) of charges for covered Prescription Drugs and Related Supplies that **you or your Dependent** are required to pay under this plan.

Copayment: Is the *fixed dollar amounts* (for example, \$15) you pay for covered prescriptions drugs and Related Supplies that **you or your Dependent** are required to pay under this plan, regardless of the actual cost of the prescription.

Benefit Highlights	Benefit Detail
Deductible	<ul style="list-style-type: none"> • Individual: \$1,725 • Family: \$4,000 • Family Deductible – Must be met by one or more family members before coinsurance applies. • Member pays the brand copay plus the difference in cost between the brand and generic if brand product is chosen when a generic equivalent is available.
Out-of-Pocket Maximum	Pharmacy Out-of-Pocket Maximum accumulations are combined with Medical CYD, Coinsurance, Copays, and Per-Visit Deductibles. The values cross accumulate between all tiers.
Annual Benefit Maximum	No Annual Maximum Benefit applies
Maximum Dollar Amount per Prescription	No Maximum

Benefit Highlights	Benefit Detail
<p>Copay Assistance Maximization Program – Value Max</p>	<p>Members utilizing specialty medications accessed through Magellan Rx Pharmacy or a UF Health Pharmacy are encouraged to participate in copay assistance programs sponsored by manufacturers of certain specialty medications. By covering most of your out-of-pocket costs, these programs save significant money for you and the plan. Copay assistance dollars paid by a manufacturer will not count toward your annual deductible or out-of-pocket maximum.</p> <p>Traditional Value Max. Members using certain classes of Diabetic (GLP1, DPP4, SGLT2) and Migraine classes are now required to fill these medications through a UF Health Pharmacy and utilize the copay assistance program.</p>
<p>Early Fill Requirement How soon can I refill my prescription?</p>	<p>Retail: 7 days remaining Extended Supply at Retail: 11 days remaining Mail Order: 11 days remaining</p> <p>Maintenance drugs: Retail: 7 days remaining Extended Supply at Retail: 11 days remaining Mail Order: 11 days remaining</p>
<p>Retail Copay/Coinsurance (34 Days Supply)</p>	<p>Tier 0/Value Based: 0% Coinsurance – Includes Healthcare Reform Medications covered at no cost to member.</p> <p>Tier 1/Generic Medications: 25% Coinsurance up to a \$10 Min. to \$20 Max.</p> <p>Tier 2/Preferred Brand Medications: 25% Coinsurance with \$25 Min. to \$50 Max.</p> <p>Tier 3/Preferred Specialty Medications: 25% Coinsurance with \$50 Min. to \$100 Max.</p> <p>Tier 4/Non-Preferred Brands Medications: 40% Coinsurance with \$70 Min. to \$240 Max.</p> <p>Tier 5/Non-Preferred Specialty: 40% Coinsurance with \$70 Min. to \$240 Max.</p>

Benefit Highlights	Benefit Detail
<p>Extended Supply at Retail or Mail Order Copay/Coinsurance (Up to 90 Days Supply)</p>	<p>Tier 0/Value Based: 0% Coinsurance – Includes Healthcare Reform Medications covered at no cost to member.</p> <p>Tier 1/Generic Medications: 25% Coinsurance with \$25 Min. to \$50 Max.</p> <p>Tier 2/Preferred Brand Medications: 25% Coinsurance with \$62.50 Min. to \$125 Max.</p> <p>Tier 4/Non-Preferred Brands Medications: 40% Coinsurance with \$175 Min. to \$600 Max.</p> <p>Note: In order to receive a 90-day supply at retail, you must have received a 34-day fill within the previous 90 days for the same prescription, otherwise the claim will reject.</p>
<p>Mandatory 90-Day Supply on Tier 1 and Tier 2 Maintenance Medications</p>	<p>On the 3rd fill of a Tier 0, 1 or Tier 2 maintenance medication, a 90-day supply will be required. The 90-day supply may be obtained from a Mail or Retail network pharmacy. Controlled drugs including those used to treat anxiety, sleep, pain and hyperactivity disorders are not subject to the 90-day requirement.</p> <p>Maintenance 90-day claims filled at UF Health pharmacies will receive a reduced copay (2x copay) vs claims filled at retail (3x Copay).</p> <p>Note: Certain other medications, including inhalers, are not subject to the 90-day requirement. See Gatorcare.org for a complete list.</p>
<p>Self-Administered Products</p>	<p>Specialty drugs: Covered</p> <p>Non-Specialty drugs: Covered</p> <p>Exceptions/Limitations:</p> <ul style="list-style-type: none"> Physician Administered drugs in the office or by a home health care provider are not covered under the prescription drug benefit.
<p>Diabetic Supplies</p>	<p>Covered – Insulin, syringes, and needles for injecting prescribed insulin; blood glucose testing strips and tablets, lancets, glucometers, and acetone test tablets.</p> <p>Exceptions/Limitations:</p>

Benefit Highlights	Benefit Detail
	<ul style="list-style-type: none"> Insulin pumps and related supplies are covered under the medical benefit and must be purchased through a DME supplier. Medical Coverage Guidelines apply. Examples of items not covered include alcohol swabs, glucose (over-the-counter [OTC]), and batteries.

Benefit Highlights	Benefit Detail
Contraceptive Products	Covered at \$0 copay for generic oral contraceptives. Exceptions/Limitations: <ul style="list-style-type: none"> Over-the-counter methods of contraception are not covered. IUD devices are not covered under the prescription drug benefit – refer to medical plan for coverage.
Anti-Coagulant Products	Covered
Experimental and Investigational Products	Not Covered
Growth Hormone Products	Covered – Some Limitations may apply. Medical Coverage Guidelines apply.
Erectile Dysfunction Products	Covered Exceptions/Limitations: <ul style="list-style-type: none"> Quantity limit of 6 per 34-day supply
Vaccines (Adults)	Covered at \$0 copay <ul style="list-style-type: none"> COVID-19, Influenza, Haemophilus Influenza Type B, Hepatitis A and B, Human Papilloma Virus, Meningococcal, Measles/Mumps/Rubella, Pneumococcal, Td booster, Tdap, Varicella and Zoster

	Note: Only vaccines administered by a pharmacist are covered under the pharmacy benefit. All other methods may be covered under the medical benefit.
Prevention of Breast Cancer	Covered at \$0 copay <ul style="list-style-type: none">• Tamoxifen, Raloxifene

Benefit Highlights	Benefit Detail
Infertility Products	Not Covered
Hair Growth Products	Not Covered
Proton Pump Inhibitor Products	Covered
Statin Products	Low and moderate dose generic statins are covered at \$0 copay for ages 40 – 75
Weight Loss/Appetite Suppressant Products	Not Covered
Retin A Products	Covered Exceptions/Limitations: <ul style="list-style-type: none"> Covered when medical coverage guidelines are met up to age 26 (calendar year). Some limitations may apply.
Smoking Cessation Products	Covered at \$0 copay Exceptions/Limitations: <ul style="list-style-type: none"> Bupropion SR 150 mg (generic only), Chantix, Nicotine patches, Nicotine gum, Nicotine lozenges
Prenatal Vitamins	Covered at \$0 copay Exceptions/Limitations: <ul style="list-style-type: none"> Generic prescription required products only
Drug Samples	Patient use of free goods or samples does not qualify as an established patient or guarantee coverage. All policy criteria must be met in order to obtain coverage.

Benefit Highlights	Benefit Detail
Nutritional/Vitamin Products	<p>Not Covered</p> <p>Exceptions/Limitations:</p> <ul style="list-style-type: none"> • Covered: cyanocobalamin [INJ], eliphos, ergocalciferol, folic acid, NASCOBAL, potassium chloride, potassium chloride extended release (ER), sodium fluoride • Iron Supplements (covered at \$0 copay) • Folic Acid 0.4 mg and 0.8 mg (covered at \$0 copay)
Syringes	<p>Covered</p> <p>Exceptions/Limitations:</p> <ul style="list-style-type: none"> • Syringes and needles are covered only when prescribed and obtained with a covered injectable.
Over-the-Counter (OTC) Products	<p>Not Covered</p> <p>Exceptions/Limitations (at \$0 copay):</p> <ul style="list-style-type: none"> • Aspirin (81 mg, 325 mg, 500 mg) • Bowel Preps (Sennosides, Bisacodyl, Magnesium Citrate, Magnesium Hydroxide, Polyethylene Glycol, Lactulose, Sodium Phosphate Laxatives/Enemas) • Fluoride Products (Fluoride Chewable Tablet, Fluoride Drops, Multivitamin with Fluoride)
Non-FDA Approved Products	<p>Not Covered</p>
ADHD Medication	<p>ADHD medications requires a prior authorization for anyone over the age of 26</p>

Resources & Services:

Resource	What You Get	How to Access
Customer Service	Member care representatives answer your specific prescription benefit questions. Magellan’s language line is available for non-English speaking callers. Five of the most common languages are: Spanish, Arabic, Vietnamese, Korean, and Chinese dialects. A complete list is available upon request.	Call Magellan Customer Service at the number located on the back of your Florida Blue ID card. Call toll free: 1-800-651-8921 (24X7) Go to: gatorcare.magellanrx.com/member
Drug Coverage Information	Find out what prescription drugs are covered under your plan and understand the coverage tier for your prescription drug, find a pharmacy, and price a drug.	Call Magellan Customer Service at the number located on the back of your Florida Blue ID card. Call toll free: 1-800-651-8921 (24X7) Go to: gatorcare.magellanrx.com/member
Mail Order	Get your ongoing prescriptions delivered to your home – save time and money.	Call Walgreens Mail Order at: 1-877-276-9360 Go to: www.walgreens.com Call Shands Outpatient Pharmacy at: 1-352-265-0405
Pharmacy Locations	Locate participating pharmacies	Call Magellan Customer Service at the number located on the back of your Florida Blue ID card. Call toll free: 1-800-651-8921 (24X7) Go to: gatorcare.magellanrx.com/member
Formulary Information	Locate drugs that are on the formulary	Call Magellan Customer Service at the number located on the back of your Florida Blue ID card. Call toll free: 1-800-651-8921 (24X7) Go to: gatorcare.magellanrx.com/member

Resource	What You Get	How to Access
<p>Specialty Pharmacy</p>	<p>Get your specialty prescription drugs filled with best-in-class specialty pharmacy services including comprehensive programs to optimize patient treatment outcomes and your cost savings. The majority of specialty medications will now require prior authorization.</p>	<p>Call or fax Magellan Customer Service for prior authorization before submitting your prescription: Phone: 1-800-651-8921 Fax: 1-888-272-1349</p>
	<p>Specialty pharmacy network is limited to UF Health and Magellan Rx, except those drugs only available through limited distribution channels.</p>	<p>Magellan Rx Pharmacy, LLC Phone: 1-866-554-2673; Fax: 1-866-364-2673 Customer Service M - F 8:00 a.m. – 7:00 p.m. EST. On Call Pharmacists 24/7 for Urgent Requests.</p> <p>UF Health Ambulatory Pharmacy - Jacksonville Phone: (904) 244-4020</p> <p>UF Health Pharmacy – Shands Cancer Hospital Phone: (352) 733-0890; Fax: (352) 733-1291</p> <p>UF Health Pharmacy – Shands Hospital Phone: (352) 265-0405; Fax: (352) 265-0133</p> <p>UF Health Pharmacy – Medical Plaza Phone: (352) 265-8270; Fax: (352)265-8276</p> <p>UF Health Pharmacy – Springhill Phone: (352) 733-0090; Fax: (352) 733-0098</p> <p>UF Health Leesburg Pharmacy Phone: (352) 323-5384; Fax: (352) 315-3679</p>

Terms to Know

Formulary – a list of Food and Drug Administration (FDA) approved prescription drugs (generic and brand-name) and drug supplies. Over-the-counter, injectable medications and drug supplies are not included in this formulary unless they are specifically listed. The formulary is subject to periodic review and modifications.

Retail – any licensed pharmacy that you can physically enter to obtain a prescription.

Mail Order – mail order pharmacies that dispense prescription drugs through the U.S. Mail.

Mandatory Generic – if you use a brand-name drug when a generic is available, you pay the applicable copay plus the cost difference between the brand drug and the generic drug.

Maintenance Drugs – drug that is used to treat a chronic illness or condition.

Types of Drugs

Generic – drugs that contain the same active ingredients as a brand-name drug and become available when the patent protection expires on the brand-name drug and is approved by the FDA.

Preferred/Formulary Brand Name – a brand-name drug on the plan's formulary. Using this drug is less expensive than using a non-preferred/non-formulary drug.

Non-preferred/Non-formulary Brand Name – a drug that is not on the plan's formulary list. You will pay more even if your doctor recommends it.

Specialty – a drug used to treat serious or chronic medical conditions such as multiple sclerosis, hemophilia, hepatitis and rheumatoid arthritis. It is typically a self-administered injectable medication often requiring special handling or refrigeration.

Your Rights to Continue Coverage

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your Human Resources Benefits Department. You may also contact your state insurance department at **1-877-693-5236**, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights

For more information on your rights to a **grievance** or **appeal**, contact Magellan Rx Management at 1-800-651-8921.