



**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.primetherapeutics.com/member](http://gatorcare.primetherapeutics.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
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• \$125 Individual/\$500 Family Pharmacy Calendar Year Deductible (CYD) must be satisfied for brand products for tiers 2 through 5. Pharmacy CYD is waived for Tier 0 and 1 medications.</li> <li>• Pharmacy deductible does not apply to Medical CYD but counts towards Medical Maximum Out-Of-Pocket (MOOP).</li> <li>• 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.</li> </ul>
<b>Out-of-Pocket Maximum</b>	Pharmacy Out-of-Pocket Maximum accumulations are combined with Medical CYD, Coinsurance, Copays, and Per-Visit Deductibles. The values cross accumulate between all tiers.
<b>Annual Benefit Maximum</b>	No Annual Maximum Benefit applies

Benefit Highlights	Benefit Detail
<b>Maximum Dollar Amount per Prescription</b>	No Maximum
<b>Copay Assistance Maximization Program – Value Max</b>	<p>Members utilizing specialty medications accessed through Prime Therapeutics 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>New for 2023: Traditional Value Max. Members using certain classes of Diabetic classes (GLP1, DPP4, SGLT2) are now required to fill these medications through a UF Health Pharmacy and utilize the copay assistance program.</p>
<b>Early Fill Requirement How soon can I refill my prescription?</b>	<p>Retail: 7 days remaining            Extended Supply at Retail: 11 days remaining            Mail Order: 11 days remaining</p> <p><b>Maintenance drugs:</b>            Retail: 7 days remaining            Extended Supply at Retail: 11 days remaining            Mail Order: 11 days remaining</p>
<b>Retail Copay/Coinsurance (34 Days Supply)</b>	<p>Tier 0/Value Based: 0% Coinsurance – Includes Healthcare Reform Medications covered at no cost to member (no Rx CYD applies)</p> <p>Tier 1/Generic Medications: 25% Coinsurance with \$10 Min. to \$20 Max. (no Rx CYD applies)</p> <p>Tier 2/Preferred Brand Medications: 25% Coinsurance with \$25 Min. to \$50 Max. (after Rx CYD)</p> <p>Tier 3/Preferred Specialty Medications: 25% Coinsurance with \$50 Min. to \$100 Max. (after Rx CYD)</p>

Benefit Highlights	Benefit Detail
	<p>Tier 4/Non-Preferred Brands Medications: 40% Coinsurance with \$70 Min. to \$240 Max. (after Rx CYD)</p> <p>Tier 5/Non-Preferred Specialty: 40% Coinsurance with \$70 Min. to \$240 Max. (after Rx CYD)</p>
<p><b>Extended Supply at Retail or Mail Order Copay/Coinsurance (90 Days Supply)</b></p>	<p>Tier 0/Value Based: 0% Coinsurance – Includes Healthcare Reform Medications covered at no cost to member (no Rx CYD applies)</p> <p>Tier 1/Generic Medications: 25% Coinsurance with \$25 Min. to \$50 Max. (no Rx CYD applies)</p> <p>Tier 2/Preferred Brand Medications: 25% Coinsurance with \$62.50 Min. to \$125 Max. (after Rx CYD)</p> <p>Tier 4/Non-Preferred Brands Medications: 40% Coinsurance with \$175 Min. to \$600 Max. (after Rx CYD)</p> <p><b>Note:</b> 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><b>Mandatory 90-Day Supply on Tier 0, 1 and Tier 2 Maintenance Medications</b></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><b>Note:</b> Certain other medications, including inhalers, are not subject to the 90-day requirement. See <a href="http://Gatorcare.org">Gatorcare.org</a> for a complete list.</p>

Benefit Highlights	Benefit Detail
<p><b>Self-Administered Products</b></p>	<p>Specialty drugs: Covered Non-Specialty drugs: Covered</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>Physician Administered drugs in the office or by a home health care provider are not covered under the prescription drug benefit.</li> </ul>
<p><b>Diabetic Supplies</b></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><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>Insulin pumps and related supplies are covered under the medical benefit and must be purchased through a DME supplier. Medical Coverage Guidelines apply.</li> <li>Examples of items not covered include alcohol swabs, glucose (over-the-counter [OTC]), and batteries.</li> </ul>

Benefit Highlights	Benefit Detail
<b>Contraceptive Products</b>	<p>Covered at \$0 copay for generic oral contraceptives.</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>Over-the-counter methods of contraception are not covered.</li> <li>IUD devices are not covered under the prescription drug benefit – refer to medical plan for coverage.</li> </ul>
<b>Anti-Coagulant Products</b>	Covered
<b>Experimental and Investigational Products</b>	Not Covered
<b>Growth Hormone Products</b>	<p>Covered – Some Limitations may apply.</p> <p>Medical Coverage Guidelines apply.</p>
<b>Erectile Dysfunction Products</b>	<p>Covered</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>Quantity limit of 6 per 34-day supply</li> </ul>
<b>Vaccines (Adults)</b>	<p>Covered at \$0 copay</p> <ul style="list-style-type: none"> <li>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</li> </ul> <p><b>Note:</b> Only vaccines administered by a pharmacist are covered under the pharmacy benefit. All other methods may be covered under the medical benefit.</p>
<b>Prevention of Breast Cancer</b>	<p>Covered at \$0 copay</p> <ul style="list-style-type: none"> <li>Tamoxifen, Raloxifene</li> </ul>

Benefit Highlights	Benefit Detail
<b>Infertility Products</b>	<p>Not Covered</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>• Hormonal-related compounds covered for infertility for designated plan participants only when prescribed by certain prescribers at 25% coinsurance, no maximum copay applies. Lifetime shared max out of pocket applies. For information on eligible prescribers, call member services at 1-800-651-8921.</li> <li>• Hormonal-related compounds covered for Oocyte Cryopreservation (Egg Freezing) for designated plan participants only when prescribed by certain prescribers at 25% coinsurance, separate annual out of pocket. Lifetime shared max out of pocket applies. For information on eligible prescribers, call member services at 1-800-651-8921.</li> </ul>
<b>Hair Growth Products</b>	Not Covered
<b>Proton Pump Inhibitor Products</b>	Covered
<b>Statin Products</b>	Low and moderate dose generic statins are covered at \$0 copay for ages 40 – 75
<b>Weight Loss/Appetite Suppressant Products</b>	Not Covered
<b>Retin A Products</b>	<p>Covered</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>• Covered when medical coverage guidelines are met up to age 26 (calendar year). Some limitations may apply.</li> </ul>
<b>Smoking Cessation Products</b>	<p>Covered at \$0 copay</p> <p><b>Exceptions/Limitations:</b></p> <ul style="list-style-type: none"> <li>• Bupropion SR 150 mg (generic only), Chantix, Nicotine patches, Nicotine gum, Nicotine lozenges</li> </ul>

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

**Resources & Services:**

Resource	What You Get	How to Access
<b>Customer Service</b>	Member care representatives answer your specific prescription benefit questions. Prime’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 Prime Therapeutics 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: <a href="http://gatorcare.primetherapeutics.com/member">gatorcare.primetherapeutics.com/member</a>
<b>Drug Coverage Information</b>	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 Prime Therapeutics 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: <a href="http://gatorcare.primetherapeutics.com/member">gatorcare.primetherapeutics.com/member</a>
<b>Mail Order</b>	Get your ongoing prescriptions delivered to your home – save time and money	Call Walgreens Mail Order at: 1-877-276-9360 Go to: <a href="http://www.walgreens.com">www.walgreens.com</a> Call Shands Outpatient Pharmacy at: 1-352-265-0405
<b>Pharmacy Locations</b>	Locate participating pharmacies	Call Prime Therapeutics 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: <a href="http://gatorcare.primetherapeutics.com/member">gatorcare.primetherapeutics.com/member</a>
<b>Formulary Information</b>	Locate drugs that are on the formulary	Call Prime Therapeutics Customer Service at the number located on the back of your Florida Blue ID card. Call toll free: 1-800-651-8921 (24X7)

Resource	What You Get	How to Access
		Go to: <a href="http://gatorcare.primetherapeutics.com/member">gatorcare.primetherapeutics.com/member</a>
<b>Specialty Pharmacy</b>	<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>All GatorCare groups, unless those specifically addressed below, should call or fax Prime Therapeutics Pharmacy for prior authorization before submitting your prescriptions.</p> <p><b>Attention UF Health Shands employees in Gainesville:</b> Members and dependents will exclusively use the UF Health – Shands Pharmacies in Gainesville for specialty medications, unless limited distribution or required for hospital discharge.</p>	<p>Call or fax Prime Therapeutics Customer Service for prior authorization before submitting your prescription: Phone: 1-800-651-8921 Fax: 1-888-272-1349</p> <p><b>Prime Therapeutics, LLC</b> 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><b>UF Health Ambulatory Pharmacy - Jacksonville</b> Phone: (904) 244-4020</p> <p><b>UF Health Pharmacy – Shands Cancer Hospital</b></p>

Resource	What You Get	How to Access
	<p><b>Attention GatorCare members at UF Health Jacksonville, UFJPI, College of Medicine Jacksonville, and UF Proton Therapy Institute:</b> Members and dependents will exclusively use the UF Health Ambulatory Pharmacy – Jacksonville for specialty, unless limited distribution or required for hospital discharge.</p>	<p>Phone: (352) 733-0890; Fax: (352) 733-1291</p> <p><b>UF Health Pharmacy – Shands Hospital</b> Phone: (352) 265-0405; Fax: (352) 265-0133</p> <p><b>UF Health Pharmacy – Medical Plaza</b> Phone: (352) 265-8270; Fax: (352)265-8276</p> <p><b>UF Health Pharmacy – Springhill</b> Phone: (352) 733-0090; Fax: (352) 733-0098</p> <p><b>UF Health Leesburg Pharmacy</b> 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](http://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](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights

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