

3 THINGS YOU NEED TO KNOW ABOUT YOUR LUMENOS PRESCRIPTION COVERAGE

The Lumenos plan offers you potentially lower costs, one ID card for both prescription and medical coverage, a nationwide provider network, and more. To make sure this plan is right for you, there are three things you need to understand about your Lumenos Prescription Coverage.

1 You may need to pay up front for your prescriptions – especially at the start of your plan year.

Under the Lumenos plan, both your prescription and medical costs go toward paying your standard deductible each plan year. These costs are not covered until your deductible has been met. Please note that preventive medical services and certain medications are covered in full and not subject to the deductible.

*For example, Sally Jones is covered by a Lumenos plan with a \$5,000 two-person standard deductible. Her diabetes medicine costs \$2,000 per 90-day supply. For her first **two** 90-day prescription refills in her plan year, she paid the full cost (\$4,000 total). She and her spouse also incurred \$1,000 in costs related to medical visits. With the standard deductible met (\$5,000 for two people), Sally's medicine and other in-network medical and prescription costs will be covered in full for the rest of the plan year.*

2 You need to choose your pharmacy carefully, depending on your medication.

- **Short-term medications** (such as antibiotics or pain medicines): You may use your Anthem medical ID card for obtaining short-term prescription medications at any network retail pharmacy.
- **Long-term medications** (such as medicine for chronic conditions including high blood pressure, asthma, diabetes, or high cholesterol): You have the choice to fill long-term prescription medications (up to a 90-day supply) through CarelonRx Mail or at a network retail pharmacy.
- **To find a list of network pharmacies**, log in to your Secure Enrollee Portal (SEP) account and click on the Anthem button. Once on the Anthem site, select My Plans > Pharmacy.
- **If you use an out-of-network pharmacy**, you will be responsible for paying coinsurance in addition to your standard deductible.

3 Your prescription may be subject to certain requirements.

Before leaving your doctor's office, ask if your medications are subject to:

- **Formulary Exclusions.** Your plan includes a list of FDA-approved prescription medications that have been reviewed and recommended for use based on their quality and cost-effectiveness. Medications not on the formulary may not be covered by your plan unless proven to be medically necessary. The formulary is subject to change and is reviewed on a regular basis in order to stay up-to-date with the most current information. If your doctor writes you a prescription, confirm with your doctor that the medication is on the formulary list. If it is not, ask your doctor if there is a medication on the list that would work just as well.
- **Prior Authorization.** Certain medications must be reviewed by Anthem for coverage before they can be filled. Your doctor may call **833.293.0659** to begin the authorization process.
- **Quantity Limits.** To prevent overuse of certain medications, your plan has limits on the amounts that can be prescribed. If your doctor prescribes more than the limit, your doctor may need to obtain Prior Authorization by calling **833.293.0659**.
- **Step Therapy.** Anthem has identified certain medications as the first to try when treating some medical conditions. If your doctor prescribes a different medicine for you, your pharmacist may ask your doctor to prescribe a generic or preferred medication.
- **Specialty Medications**, such as injected or infused drugs for the treatment of multiple sclerosis, rheumatoid arthritis or hepatitis C, **must be filled by CarelonRx Specialty Pharmacy and require Prior Authorization.** You or your doctor may call **833.255.0645** to initiate this process.

This information is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.

For more information, contact HealthTrust Enrollee Services at 800.527.5001 or enrolleeservices@healthtrustnh.org.

3 TIPS ON FILLING YOUR LUMENOS PRESCRIPTIONS



1 Talk to your Benefits Administrator about your benefit options to help pay for prescriptions under your Lumenos plan. For example, if your employer offers a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA), these can help pay for your prescriptions.

2 To Fill Your Prescription at a Network Retail Pharmacy:

- Find a network pharmacy near you. Log in to your Secure Enrollee Portal (SEP) account and click on the Anthem button. Once on the Anthem site, select My Plans > Pharmacy.
- Ask your doctor to send the prescription to your preferred Lumenos network retail pharmacy location.
- Simply show your Anthem ID card.

3 To Fill Your Prescription through CarelonRx Mail:

- Ask your doctor to send your prescription through eprescribe or fax it to **800.378.0323**.

OR

Complete and submit a CarelonRx Mail Service Order Form with your written prescription. The form is available on our website at www.healthtrustnh.org.

- Refills: You can refill prescriptions by phone (**833.236.6196**) or by logging in to your secure account at www.healthtrustnh.org and clicking on the Anthem button.

For More Information About Your Prescription Plan

Contact Anthem's 24/7 Pharmacy Member Services by calling the number on the back of your Anthem ID card.

OR

Log in to your secure account at www.healthtrustnh.org and click on "Enrollment/Membership Info." Don't have a secure account? Click on the Secure Login box on our home page to create one today!



OR

Contact HealthTrust Enrollee Services at **800.527.5001** or enrolleeservices@healthtrustnh.org.



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CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.



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