

Out of Network Prescription Drug Coverage

Filling Prescriptions Outside of the Pharmacy Network

Generally, we only cover drugs filled at an out-of-network pharmacy in limited, non-routine circumstances when a network pharmacy is not available. Below are some circumstances when we would cover prescriptions filled at an out-of-network pharmacy.

Before you fill your prescription in these situations, call Customer Service to see if there is a network pharmacy in your area where you can fill your prescription. If you do go to an out-of-network pharmacy for the reasons listed below, you may have to pay the full cost (rather than paying just your copayment) when you fill your prescription. You can ask us to reimburse you for our share of the cost by submitting a claim form. However, even after we reimburse you for our share of the cost, you may pay more for a drug purchased at an out-of-network pharmacy because the out-of-network pharmacy's price may be higher than what a network pharmacy would have charged. You should submit a claim form to us if you fill a prescription at an out-of-network pharmacy as any amount you pay, consistent with the circumstances listed above, will help you qualify for catastrophic coverage. To learn how to submit a paper claim, please refer to the paper claims process described below.

We will cover your prescriptions at an out-of-network pharmacy if at least one of the following applies:

- if you are traveling within the United States and territories and become ill, lose or run out of your prescription drugs;
- if the prescriptions are related to care for a medical emergency or urgent care;
- if you are unable to obtain a covered drug in a timely manner within our service area, because there is no network pharmacy within a reasonable driving distance that provides 24-hour service;
- if you are trying to fill a prescription drug that is not regularly stocked at an participating network retail or mail service pharmacy (including high-cost and unique drugs);
- if you are getting a vaccine that is medically necessary but not covered by Medicare Part B; or some covered drugs that are administered in your doctor's office.

How Do I Submit a Paper Claim?

When you go to a network pharmacy, your claim should be automatically submitted to us by the pharmacy. However, if you go to an out-of-network pharmacy for one of the reasons listed above, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription. When you return home, simply submit your claim and receipt. Upon receipt, we will make an initial coverage determination on the claim. Please refer to the Evidence of Coverage or call Customer Service for more information on initial coverage determination.

Your Plan's Preferred Network Pharmacies

Preferred pharmacies are pharmacies in your plan's network in which we have negotiated lower cost-sharing for our members for covered prescription drugs.