

Pharmacy Benefits

for the Department of Defense Nonappropriated Fund
Health Benefits Program



Three Tier Copay/Open Formulary Plan

Follow these simple steps to receive your covered prescription medications:

- 1. Talk to your doctor about the medications prescribed for you.** Ask if they are covered brand-name or generic medications and if they are included on the Aetna formulary. These factors may determine how much you will pay for your prescriptions.
- 2. Take your prescription and ID card to any participating pharmacy.** Our network includes more than 50,000¹ pharmacies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands — that's more than 82 percent of retail pharmacies nationwide.² To find participating pharmacies in your area, visit DocFind® on our website at www.aetna.com or refer to the pharmacy provider directory. You can also call the Member Services number on your ID card.
- 3. Pay the appropriate copay.** You pay a \$10 copay when you receive covered generic medications, a \$20 copay when you receive covered brand-name drugs on our formulary, and a \$30 copay when you receive covered brand-name drugs that are not on our formulary.

The Three-Tier Copay/Open Formulary Plan

Tier One	Covered generic drugs	\$10 Copay
Tier Two	Covered brand-name drugs on our formulary	\$20 Copay
Tier Three	Covered brand-name drugs <i>not</i> on our formulary	\$30 Copay

- 4. Receive up to a 30-day supply** of covered medicines at a participating retail pharmacy (or a 31- to 90-day supply through mail-order delivery).
- 5. There are no claim forms to complete when you go to a participating pharmacy.** Participating pharmacists will file claim forms electronically for you, and they can call our toll-free provider helpline 24 hours a day, 7 days a week for answers to benefits questions.

The Aetna Formulary

The Aetna formulary is a key component of the three-tier pharmacy plan. The formulary is a list of the preferred generic and brand-name prescription drugs generally available through Aetna's prescription drug benefits plans.

Drugs chosen for our formulary are FDA-approved and go through our formulary review process. When selecting drugs for our formulary, we focus *first* on a medication's safety and clinical merit before considering cost and any manufacturer volume discount arrangements under which Aetna receives financial consideration. Coverage is not limited to drugs listed on the formulary.

¹Aetna Region Network Profile (1/01/01).

²National Association of Boards of Pharmacy (1/01/01).



You can review the Aetna Formulary online at www.aetna.com. After you enroll, you will receive a copy of the *Aetna Member Medication Formulary Guide*, which lists our formulary medications. (Our formulary is subject to change.)

Brand-Name vs. Generic Medications

Generic drugs must meet the same FDA standards for safety and effectiveness as their brand-name counterparts.

Generic drugs must:

- Contain *the same active ingredients* as the brand-name equivalent.
- Have *the same amount* of active ingredients as the brand-name equivalent.
- Carry *the same label information* as the brand-name equivalent.

Convenient Mail-Order Delivery

You may save the cost of two retail copayments on your prescriptions for supplies greater than 30 days (up to 90 days, if authorized by your physician) by ordering medications from your plan's mail-order pharmacy provider.

If you have questions about your prescription, the participating mail-order pharmacy under your plan has pharmacists available to answer them. And participating mail-order pharmacies perform the same quality checks on your prescriptions as participating retail pharmacies.

For more information about the Aetna mail-order delivery program, call the Member Services number on your ID card, which you will receive upon enrollment.

Drug Interaction Protection

When you have a prescription filled, make sure you tell your pharmacist about any other drugs you are taking. Your pharmacist is trained to judge the risk of those drugs interacting in a harmful way with the prescription(s) you want to have filled. Because participating pharmacists are electronically linked to Aetna's claims processing system, pharmacists can also review covered prescriptions you filled at a participating pharmacy, while covered under an Aetna prescription plan, to identify drug interaction issues.

www.aetna.com

Depending on the plan selected, new prescription drugs not yet reviewed by our medication review committee are available at the highest copay or excluded from coverage unless a medical exception is obtained. They may also be subject to precertification. Nonprescription drugs and drugs in the Limitations and Exclusions section of plan documents are not covered, and medical exceptions are not available for them. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. Upon enrollment, consult your plan documents (Booklet, Booklet-Certificate) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. All the terms and conditions of your plan or program are subject to applicable laws, regulations and policies. The availability of a plan or program may vary by geographic service area. All benefits are subject to coordination of benefits. Aetna is an independent health benefits company that is not owned by any drug manufacturer. Aetna does not provide health care services and, therefore, cannot guarantee any results or outcomes. Participating providers are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. The information in this document is subject to change without notice. In case of a conflict between your plan documents and this information, the plan documents will govern. Managed Choice®, Open Choice® and Traditional Choice® indemnity plans are underwritten or administered by Aetna Life Insurance Company. Elect Choice® benefits are employer-funded and are administered by Aetna Life Insurance Company. Specific products may not be available on both a self-funded and insured basis.