



UNIVERSITY *of*
ROCHESTER

University of Rochester Open Enrollment



 **NAVITUS**
Our business is personal

Agenda

- About Navitus
- Member Benefits & Resources
- Customer Care & Member Applications Support
- Q&A

- What is a Pharmacy Benefit Manager (PBM)?

A PBM directs prescription drug programs and processes prescription claims by negotiating drug costs with manufacturers, contracting with pharmacies and building and maintaining drug formularies. These cost saving strategies will lower drug costs and promote good health

- As of January 1, 2024, Navitus will administer University of Rochester's pharmacy benefits



Navitus – About our mission

We exist to help people get the medicine they can't afford to live without, at prices they can afford to live with. Our Business is Personal.



Our business is
**helping members make the
best benefit decisions**

Member Benefits & Resources

Member Benefits

YOUR PPO Plan Generally higher employee premium contributions			YOUR HSA-Eligible Plan Generally lower employee premium contributions		
Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Excellus Using AHP Network	Excellus National Network	Out-of-Network	Excellus Using AHP Network	Excellus National Network	Out-of-Network

Prescription Drugs⁵

Retail, Generic (up to 30 days' supply) ⁵	\$15 copay	Not Covered	\$15 copay after deductible	Not Covered
Retail, Preferred Brand (up to 30 days' supply) ⁵	You pay 20% coinsurance (\$25 min, \$60 max)		You pay 20% coinsurance (\$25 min, \$60 max) after deductible	
Retail, Non-Preferred Brand (up to 30 days' supply) ⁵	You pay 35% coinsurance (\$50 min, \$120 max)		You pay 35% coinsurance (\$50 min, \$120 max) after deductible	
Mail Order (up to 90 days' supply) ^{5, 6}	2.5 times 30-day retail		2.5 times 30-day retail after deductible	
Prescription Diabetic Supplies and Equipment (pharmacy purchase) ⁵	You pay 10% (no deductible; \$15 copay maximum)		You pay 10% after deductible	



Formulary

Designed to provide the best value to the member and employer.

- Tier 1: includes generic medications
- Tier 2: includes preferred brand name medications
- Tier 3: includes non-preferred brand name medications

The 'Complete Formulary' is a comprehensive listing, where as the 'Quick Reference Formulary' is a listing of more commonly searched for medications and is useful to bring with to Doctor appointments

The formulary can be found here: <https://www.rochester.edu/human-resources/wp-content/uploads/2023/11/navitus-formulary.pdf>

Saving Money on Your Prescription Drug Costs

- Consider a Less Expensive Generic
 - Generic medications are just as effective as brand-name drugs, yet often only a fraction of the cost.
 - If you are taking a brand drug, ask your provider if a generic alternative is appropriate.



Clinical Transition

- There will be some differences in covered drugs between Navitus and the current formulary.
- If you are affected, you will receive a letter in early January.
 - An override will be in place as a “grandfather period” of 90 days to allow you to speak with your prescriber about covered alternatives.
 - Your physician can write a new prescription or contact Navitus if there is a reason one of the formulary drugs cannot be used.
- Please call Navitus Customer Care if you receive a transition letter and have questions or if your pharmacy tells you that your drug is no longer covered.
- Exception to Coverage Process
 - If you are taking something that is no longer covered and you have already tried or are unable to use the formulary alternatives, your prescriber may submit a request for coverage.

Additional Benefits

Access Guidance Services

Access Guidance Services

Available to PPO Plan Enrollees on Certain Specialty Medications

Getting Started is Easy!

1. Talk to your pharmacist to see if your drug has copay assistance. They may also be able to help you enroll.
2. If you have questions or need help signing up, call our access guidance team at **855-847-3556**.
3. Only the amount you pay out-of-pocket will apply to your annual deductible and/or maximum out-of-pocket.



Access Guidance Services

Frequently Asked Questions

- **How do I know if my drug has copay assistance?** - Visit the drug manufacturer's website to see if they have a copay program for your drug. Many high-cost brand and specialty drugs are eligible for copay assistance. Most generic drugs are not eligible.
- **Will I have to reenroll in copay assistance?** - Some programs may need you to reenroll once a year. Please contact the manufacturer or your pharmacy to confirm your continued enrollment.
- **Where can I find out more information about my plan benefits?** - You can find additional details in your Summary Plan Description (SPD) document, which is usually located in your benefit enrollment information.
- **What if I am not eligible for my medication's copay assistance program?** - If you are not eligible, call Customer Care to discuss your options. There may be other assistance programs available.

Pharmacy Network

Pharmacy Networks

Many Convenient Pharmacy Options to Refill Prescriptions

SPECIALTY PHARMACIES

- UR Specialty Pharmacy

RETAIL PHARMACIES

- Over 64,000 pharmacies including all University of Rochester pharmacies, national chains such as Costco, CVS, Walgreens, Walmart, and Wegmans, as well as many independent pharmacies
- Online pharmacy search tool available

COSTCO MAIL ORDER PHARMACY

- Online registration at pharmacy.costco.com
- 800-607-6861
- Costco membership not required

Mail Order Pharmacy

■ CUSTOMER SERVICE

- Toll-free assistance: 800-607-6861
- Representatives available
 - Mon.-Fri. 5:00 AM-7:00 PM PST
 - Sat. 9:30 AM-2:00 PM PST



■ REGISTER & GET STARTED

- Visit online at pharmacy.Costco.com
 - Log In.
 - Provide prescription information, including physician name, drug name and shipping method.
 - Confirm your order and mail the prescription to the address provided.
- Costco Pharmacy will begin processing your order once this request and the original prescription is received.

Mail Order Transition

- Express Scripts & Wegman's Mail Order Prescriptions will be filled by Costco beginning January 1, 2024.
- Retail Wegman's (not mail order 90 day) members can continue to use Wegman's pharmacies for 1 month supply.
- You will need to sign up with Costco Pharmacy before they can begin filling your prescriptions. Most of your data, including your name, member ID number and drugs with refills remaining, will move to Costco Pharmacy. But they will not have certain information, such as your credit card number.
 - Go to pharmacy.Costco.com and click on "Get Started" to set up an online account.
 - Costco's Customer Care team can be reached at 800-607-6861 if you have any difficulties setting up your account.
- What are the benefits of using Costco Mail Order?
 - You don't need to have a membership to use Costco Pharmacy.
 - 24/7 access to refills and updates.
 - Quick turnaround time: Costco ships within five business days after they get the prescription.
 - Same copay: Pay the same price for a 90-day fill through Costco mail order or at your local Costco.
 - Delivery: Rx mailed directly to your home.

Saving Money on Your Prescription Drug Costs

Take Advantage of 90-Day Refills

- Ask your provider if your maintenance medication can be filled every 90 days instead of every 30 days.
- 90-Day refills for maintenance medications can be filled at your University of Rochester Employee Pharmacy with the employee discount **OR**
- 90-Day refills for maintenance medications can be filled through Costco Mail Order at the 2.5x copay.

Employee Discount at UR Employee Pharmacy

- Employees, non-Medicare eligible retirees, and eligible dependents covered under a University sponsored health care plan can receive up to a 25% discount on copayments for prescriptions filled here.
- Employees enrolled in **YOUR HSA**-Eligible Health Care Plan will receive a discount off the usual out-of-pocket cost of each medicine (prior to reaching their deductible) and then a 25% reduction in copayment once their deductible has been met.

Location

Medical Center, 1st Floor
(near University Health Services by Orange
Elevators)
256 Crittenden Blvd, 14620

Contact Information

Phone: (585) 276-3900
employeepharmacy@urmc.rochester.edu

Member Benefit Resources – ID Cards

- Members will receive an ID card and benefit brochure mailed upon enrollment with Navitus Benefits.
 - Beginning January 1, 2024, you can also view your member ID card on the member portal.
- Below is your pharmacy claim processing information
 1. Member ID cards will be mailed to you. You can also view a copy of your ID card on the member portal.
 - 2.. You can provide your pharmacy with the processing information below:
 - BIN – 610602
 - PCN – NVT
 - Rx Group – UOR
 3. You may pay for your medication and submit a manual claim to Navitus for reimbursement.



Member Portal – Available January 1, 2024

- Log in to Navitus' secure member portal at www.navitus.com or visit your plan's website for access to:
- Formulary listings
- Self-Service Section with commonly used forms, such as DMR (Direct Member Reimbursement Form).
- Visit the secure member portal at www.navitus.com/members or your plan's website or call the number on the back of your pharmacy ID card for more information or assistance with registration as well as:



Cost
Information



Medication
History



Pharmacy
Search



Drug
Search



Drug Side Effect and
Interaction Search

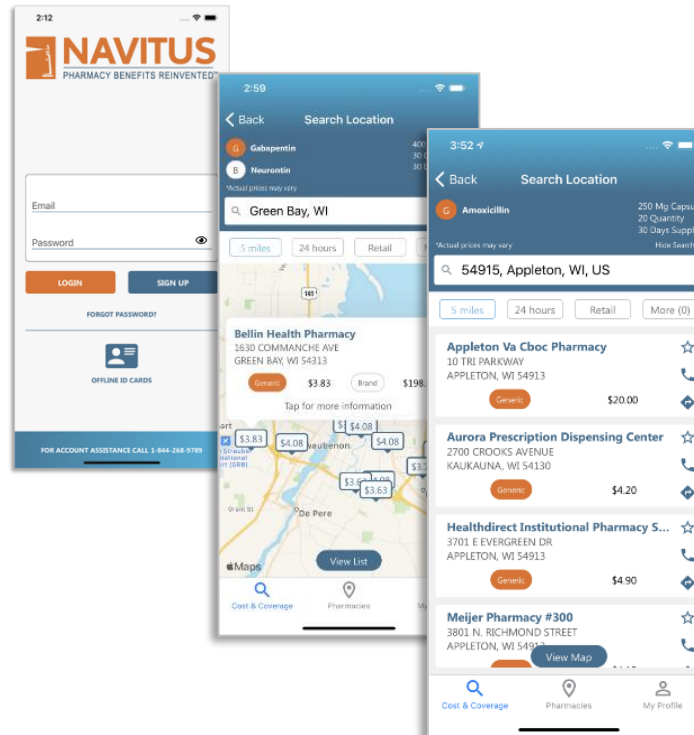


Member Portal Features

Member Digital Tools

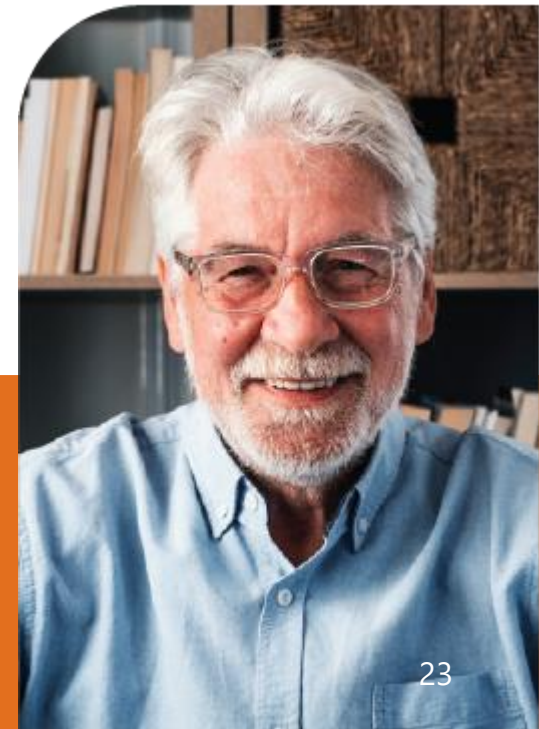
Features:

- Simple Registration
- Drug Search
- Cost Compare
- Pharmacy Search
- Favorite Pharmacies
- Member ID Card



How to Register for Member Portal Access On or After January 1, 2024

- Go to memberportal.navitus.com. Click “Register Now” and enter your contact information.
- **Provide your membership information** – If you select “I don’t know my member ID”, OR if the Member ID entered does not match the First Name, Last Name and Date of Birth entered, then you will be taken through a few simple questions to validate your information.
- **Receive email verification and activation** – A verification link will be emailed to you within five minutes. If you do not see the email in your inbox, refresh your inbox or check your spam folder. Note: the verification link expires in exactly one hour. Open the verification email and click “Activate Navitus Account”.
- **Create an account** – Set up a password to create your account. For your security, your password must be at least eight characters and include a lowercase and uppercase letter, a number and a symbol. You will then be taken to the sign-in page



Navitus Mobile App

Your Benefits At Your Fingertips On Your Mobile Device.

4:38 Registration

1 2 3 4

Enter Your Personal Information

First Name

Last Name

Date Of Birth (MM / DD / YYYY)

Street Address

Zip Code

Next

4:39 Registration

1 2 3 4

Confirm Your Identity

Member ID

Don't have your Member ID? →

Back Next

Registration – Path 1

4:40 Registration

1 2 3 4

Confirm Your Identity

Medication History

Dependents

Benefit Provider

Please select who provides your benefit

☐ ZBONCAK LLC

☐ BROWN, CARTWRIGHT AND LITTLE

☐ KUHLMAN, WILDERMAN AND BOTSFORD

☐ NAVITUS HEALTH SOLUTIONS & LUMICERA HE.

☐ HILL-GORCZANY

☐ NONE OF THE ABOVE

← I have my Member ID.

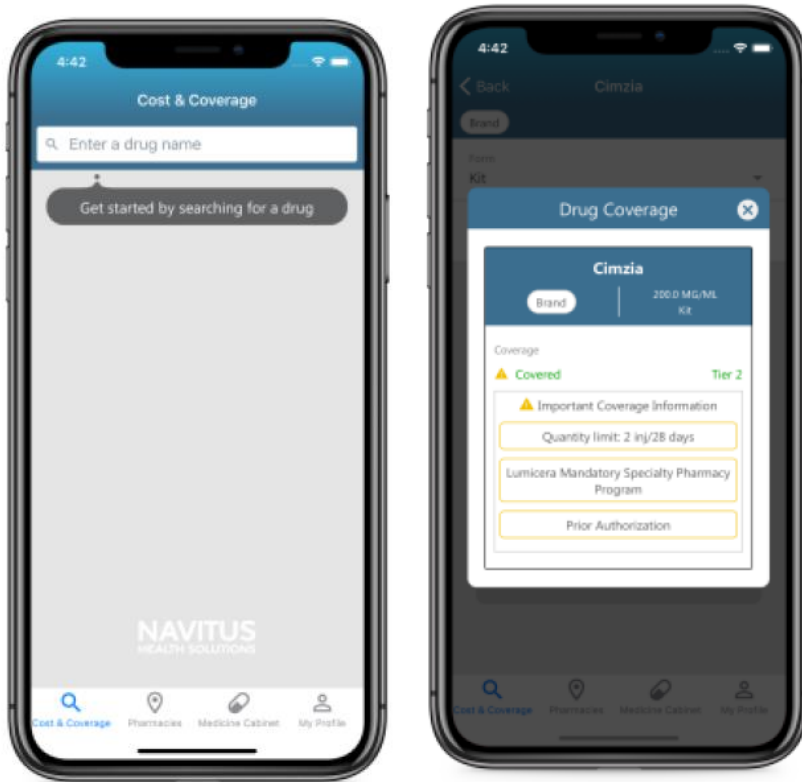
Back Next

Registration – Path 2

Registration - Members can proceed without their ID by using the "Don't have your Member ID?" link. They will be asked a series of questions about their coverage to verify their identity.

Navitus Mobile App

Drug Search

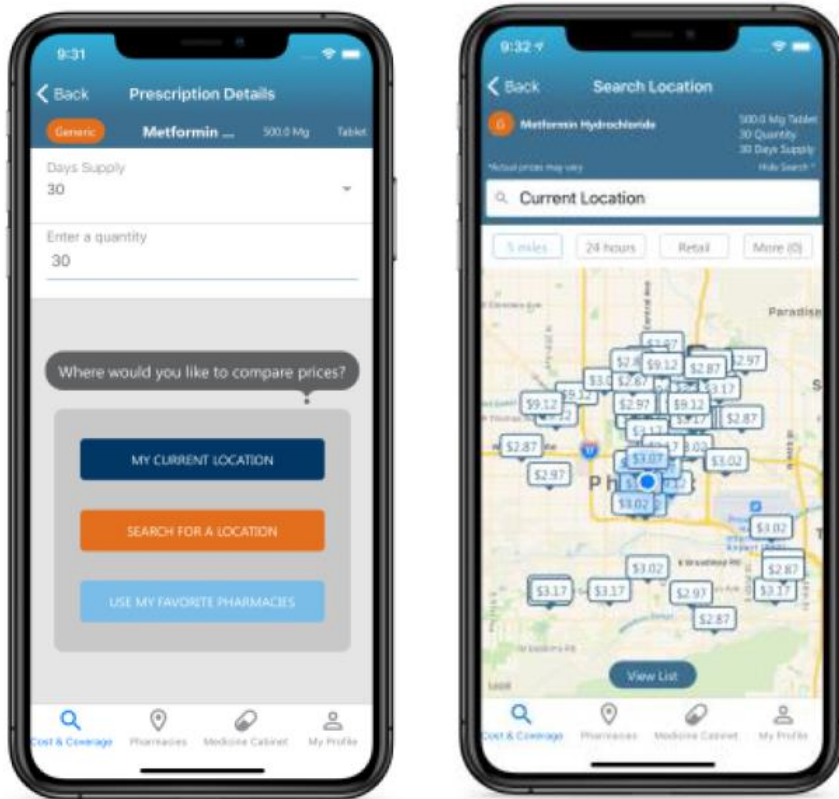


Members can use this feature to search for a drug and check if it is covered by their plan.

1. **Search for a drug**
2. **Select a form** (Tablet, Injection, Syrup, etc.) and **strength** (10mg, 20mg, etc.)
3. **Use the “See if this drug is covered under my insurance” button** to view information about coverage
4. **Use the “Drug info” button** to view detailed information about the medication you are searching for
5. **Select “Check for the best price”** to proceed to the cost compare feature

Navitus Mobile App

Comparing Costs

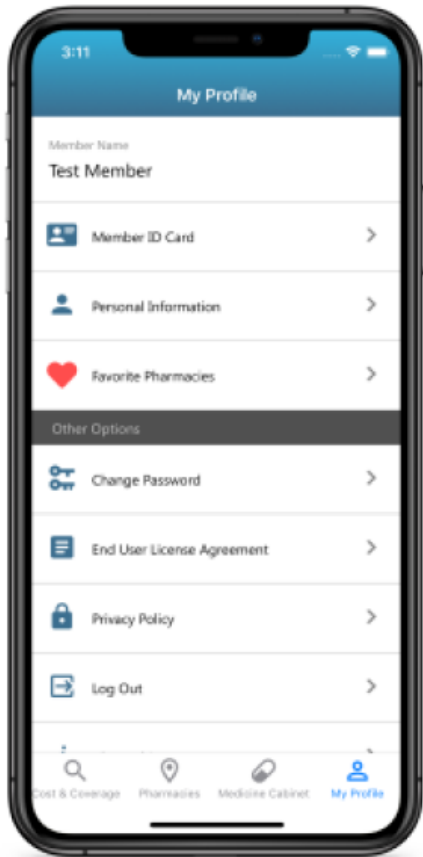


Search for cost-effective solutions:

- Check copay prices for in-network pharmacies by:
 - Current location (GPS)
 - Favorite pharmacies
 - City, state, or address
- Compare brand and generic copay prices

Navitus Mobile App

My Profile



The My Profile tab includes useful information and settings for the member.

1. **Member ID Card** provides a digital copy of the physical ID each member receives to verify their coverage. The ID can also be set for offline availability.
2. **Personal Information** allows for a member to add their phone number to their account to be used for easier two-factor authentication.
3. **Favorite Pharmacies** displays the pharmacies that a member has favorited and provides access to detail information about the pharmacies.
4. **Change Password** provides a member with the ability to update their password.
5. **End User License Agreement** provides access to the titled document.
6. **Privacy Policy** provides access to the titled document.
7. **Log Out** does exactly that.
8. **About This App** displays the app version and provides a link to the relevant app store.



Customer Care & Member Applications Support



Dedicated Customer Service & Support Through Apps

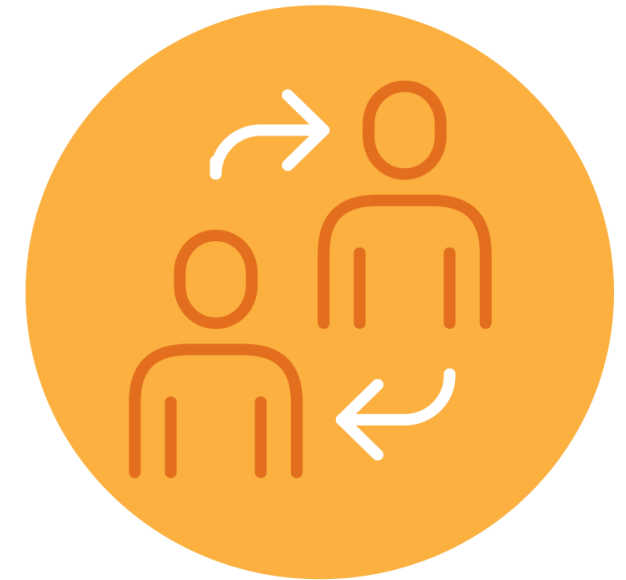
- ✓ ***Customer Care Agents available to assist with your specific questions.**

With Navitus Benefits, you:

- ✓ Receive dedicated support from customer care agents 24/7
- ✓ May review and research benefit information through the member portal and mobile app benefit support tools

Have access to:

- ✓ Drug Search Tool
- ✓ Cost Compare Tools & Pharmacy Search Options
- ✓ Access your member ID Card & Request a Replacement Card



Navitus Customer Care

- Navitus is dedicated to our members. Your satisfaction and health is our top priority. Getting the prescriptions, you need is important to us, and our customer care agents are here to help you.
- Navitus Customer Care is available 24 hours a day, 7 days a week (closed Thanksgiving and Christmas Day)
- For general questions about your pharmacy benefit, please contact Customer Care toll-free at the number listed on your pharmacy benefit member ID card.



Questions?



Frequently Asked Questions

- **Why does my medication require a prior authorization?**
 - Medications that require prior authorization may have alternatives on the formulary that have similar therapeutic value and effectiveness. Please contact your prescriber to determine next steps.
- **What is a quantity limit?**
 - A quantity limit is the amount of a medication you are allowed to receive in a specific time frame.
 - Quantity limits follow FDA guidelines and are put in place for your safety.
- **What is step therapy?**
 - Step Therapy (ST) requires the trial and failure of a formulary (preferred) medication before getting coverage for the requested medication.
 - Drugs that require step therapy typically have alternatives on the formulary that have similar therapeutic value and effectiveness.
- **What if I need to take a drug that is Not Covered on the formulary?**
 - Not covered medications may have alternatives on the formulary that have similar therapeutic value and effectiveness.
 - If you need to take a medication that is listed as not covered on the formulary, please have your prescriber contact Navitus Health Solutions to determine next steps.
- For more Frequently Asked Questions please visit the [UR Office of Total Rewards website](#).

