



Save on Your Prescriptions

Medicare Advantage Part D prescription drug coverage

With HAP prescription drug coverage, our goal is to make sure you get the highest quality medications at the lowest possible cost. We help make it easy with services like home delivery, medication management, and easy online access to prescription information.

Savings at preferred pharmacies

During the initial coverage phase of your Part D benefit, HAP’s preferred pharmacies offer lower copays. Prescriptions must be filled at HAP-contracted pharmacies. We have many preferred pharmacies in our network, including large national chains. Starting Jan. 1, 2019, pharmacies will be listed as either “preferred” or “standard” in HAP’s pharmacy directory. To find a pharmacy, go to hap.org/pharmacy. Or call the Customer Service number on your member ID card.

Part D coverage stages

Each year, you have four stages of coverage under Medicare Part D. These stages are set by Medicare. Which stage you are in depends on how much you have paid for your prescriptions.

Stage	Begins	Your drug cost	Ends
Stage 1 Yearly deductible	HAP Medicare Advantage plans have no deductible, so you won’t begin in this stage.		
Stage 2 Initial coverage	When you fill your first prescription of the year	You pay a copay or coinsurance depending on the drug tier and the pharmacy.	You are in this stage until your year-to-date total drug costs (your payments plus any Part D plan’s payments) total \$3,820.
Stage 3 Coverage gap or “donut hole”	After you reach total drug costs of \$3,820	The most you pay, depending on your plan, is 25% of the price for brand-name drugs and 37% of the price for generic drugs. Three HAP Medicare plans provide additional coverage. See next page.	You are in this stage until your year-to-date out-of-pocket costs (your payments) reach a total of \$5,100.
Stage 4 Catastrophic coverage	After your year-to-date out-of-pocket costs reach \$5,100	You are responsible for 5% of the total cost of prescriptions.	Until the end of the year.

Coverage in the “donut hole”

HAP Medicare Advantage offers plans with a range of choices to help you through the stage 3 coverage gap, also known as the “donut hole.” Three HAP Medicare plans have copay coverage for Tier 1 and Tier 2 drugs in the gap. These plans are Primary Choice Medicare (HMO), Senior Plus (HMO-POS) Option 3, and Senior Plus (PPO) Option 4.

Copay tiers

Copay tiers determine how much you’ll pay out-of-pocket for your medication.

Tier	Drug type	Description	Copay level
Tier 1	Preferred generic	Generic drugs with the same active ingredients and strength as brand-name drugs	Lowest cost-sharing tier
Tier 2	Generic	Generic drugs not in the preferred generics tier	Higher copay than preferred generic
Tier 3	Preferred brand	Brand-name drugs that meet HAP’s quality, safety and cost standards, are consistent with our benefit, referral and practice policies	Lowest cost nongeneric tier
Tier 4	Nonpreferred drugs	Brand-name drugs not in the preferred brand tier and some generic drugs	Higher copay than preferred brand
Tier 5	Specialty	Used to treat complex and chronic illnesses. They may be injected, infused, inhaled or taken by mouth. They require prior authorization from HAP.	These drugs are high cost and unique. They exceed a monthly cost established by the Centers for Medicare & Medicaid Services.

Coverage requirements and limits

HAP has a list of covered drugs, also known as a formulary. You can find the Medicare formulary at hap.org/prescriptions.

Some covered drugs have requirements or limits. These requirements are listed on the formulary and may include:

- **Prior authorization:** For some drugs, you’ll need to get approval from HAP before your prescription is filled.
- **Step therapy:** In some cases, HAP may require you to first try a certain drug to treat your condition before another drug is covered.
- **Quantity limits:** Certain drugs have quantity limits.

Help managing your medications



Get a visit from ExactCare®

HAP partners with ExactCare, which provides our Medicare members with free help managing medications. They'll reach out to eligible members who take six or more medications to:

- Set up a home visit to review current medications
- Review your medications and work with your doctors to make any necessary changes
- Manage refills
- Create a customized ExactPack® each month, giving you safer and simpler packages that sort doses by day and time
- Arrange monthly home delivery

You'll also have the support of a personal pharmacy team to manage your medications and ensure they're working properly.



Have a phone consultation with a HAP pharmacist

HAP's free Medication Therapy Management program helps you work with your pharmacist and doctors to make sure your medications are safe and effective. This is a telephone-based service. You don't need to leave your home to participate. Eligible members can select a convenient time for a HAP pharmacist to call and:

- Discuss your medications
- Answer your questions
- Explain possible drug interactions
- See if you can reduce your drug costs
- Discuss simple lifestyle changes to improve your well-being
- See if any medicines should be adjusted to improve your health
- Give you an updated medication list



Easy home delivery

Henry Ford Pharmacy Advantage is our home-delivery partner for specialty drugs and 90-day medication fills. Their highly trained clinical pharmacists provide complete pharmacy services. Based in Troy, Michigan, they offer free, convenient home delivery throughout HAP's service area. They also specialize in hard-to-find medications, so you can focus on life, not filling prescriptions.

Online access to pharmacy benefits

Log in at **hap.org** for pharmacy information that includes:

- Your pharmacy claims history
- Drug information and pricing
- Coverage limits
- Payment details
- A search tool to find pharmacies in our network

Questions

For more information about your specific plan, log in at **hap.org** to view your plan documents. Or call Customer Service at the number on your member ID card.

HAP Senior Plus (HMO)/(HMO-POS)/(PPO) and HAP Primary Choice Medicare (HMO) are health plans with Medicare contracts. Enrollment in the plans depends on contract renewals. HAP Senior Plus (PPO) is a product of Alliance Health and Life Insurance company, HAP Empowered (HMO SNP) is a product of a wholly owned subsidiary of HAP.

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