

Types of Drug Coverage with PharmaCare tie-in

PharmaCare provides three types of drug coverage:

- 1) **Full benefits** (member will be reimbursed up to the full cost of the drug plus an 8% markup) - this is mainly generics and some brands which do not have a generic equivalent.
- 2) **Partial benefits** (member will be reimbursed but only PARTIALLY) - this is for brands such as Lipitor for which there is a generic equivalent. PharmaCare will only cover up to the cost of the generic. If the member cannot tolerate the generic for whatever reason, the physician MAY apply for Special Authority to PharmaCare. The application will be reviewed and if approved, PharmaCare will make an exception and reimburse the member at the FULL cost of the brand. NOTE: if the member elects to get the brand product without approval, they have to pay out of pocket for the price difference.
- 3) **Limited benefits** - these are drugs that require Special Authority approval. They are ONLY covered if the physician fills out the form and PharmaCare approves it. If one of these drugs is dispensed after Feb. 01, 2013, the claim will be rejected unless the member provides PBC with documentation that they have Special Authority approval from PharmaCare.