

Drug formularies

What's a formulary? A list of the drugs the plan covers.

The formulary has different levels (tiers) with different costs:



These drugs are lowest cost, because many companies can make them.



These drugs cost more, because only one company makes them.



These cost even more. Usually you can get a similar drug that is a preferred brand-name or a generic.



These are high-cost drugs to treat rare or complex conditions.

Is my drug on the formulary?

The health plan may not cover the exact drug you take. But it may cover a very similar drug.

For example, you may get a generic version of your brand-name drug. The generic drug has the exact same medicine as the brand-name drug.

