

**Presbyterian Commercial Plan
4-Tier Prescription Drug Program
Questions and Answers**

Q. What is a generic drug?

A. A generic drug is approved by the U.S. Food and Drug Administration and contains the same active ingredients, is the same strength and dosage form, is absorbed by the body in the same manner and produces the same effects as its brand-name counterpart. Generic drugs must meet exactly the same standards as brand-name drugs for purity, strength and quality.

Q. What is a brand-name drug?

A. A brand name drug is a FDA-approved drug that's marketed under or protected by a registered trademark, trade name or patent. Prozac for example, is the brand name for fluoxetine, a widely used prescription antidepressant medication. Once the patent for a brand-name drug expires, other manufacturers can produce and market the drug under its generic name.

Q. What is a Preferred Drug List?

A. A Preferred Drug List includes medications that are clinically equivalent to non-preferred brand-name drugs, but are usually less expensive. A team of physicians and pharmacists selects the preferred drugs on this list, based first on drug effectiveness and then on cost. These healthcare experts meet regularly to discuss new drugs and trends in therapy. The list of preferred brand-name drugs along with generic drugs is known as the Preferred Drug List.
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Q. How does a Four-Tier Program work?

A. If your plan uses a four-tier program, a Preferred Drug List will be used. This list divides medications into four tiers, with four levels of co-payments. This program and its structure will help maximize your prescription drug benefit and help control your out-of-pocket expenses. Your out-of-pocket expenses are lowest when you fill prescriptions for generic (Tier 1) drugs and highest when prescriptions for non-preferred (Tier 3) drugs are obtained. Tier-4 drugs are specialty pharmaceuticals that must be obtained through the designated specialty pharmacy vendor and may be subject to prior authorization.

Prescription Co-Pay Structure Based on Your Choice		
Tier 1	Generic Drugs	These drugs offer the most affordable way for you to obtain quality medications at your lowest co-payment level.
Tier 2	Preferred Brand-Name Drugs	These are the preferred brand-name drugs that have no generic equivalent available.
Tier 3	Non-Preferred Brand-Name Drugs	These are brand-name drugs that either have an equally effective and less costly generic equivalent available on Tier 1 or may have one more preferred brand-name drug option available on Tier 2. These drugs are available to you for a higher co-payment.
Tier 4	Specialty Pharmaceuticals	Specialty Pharmaceuticals include injectables and oral or inhalation forms of medication. This list of Specialty Pharmaceuticals includes, but is not limited to, growth hormones, low molecular weight heparins, interferons, immunologic agents and anti-tumor necrosis factors. Specialty Pharmaceuticals are not available through mail order.

Remember that you pay the lowest out-of-pocket cost for generic drugs, a higher co-payment for a preferred brand and a still higher co-payment for a non-preferred brand. Yet, the choice is still yours when your doctor says there is a medical reason for you to take the brand-name drug. For more information, please contact Presbyterian Health Plan Member Services via e-mail at info@phs.org or by telephone at 505-923-5678 or 1-800-356-2219, Monday through Friday from 7:00 a.m. to 6:00 p.m.