

Understand your pharmacy benefits

Find answers to the most common questions about prescription coverage.



How do I get my prescriptions filled?



Take your prescription and member ID card to a pharmacy that accepts your insurance. We call this a network pharmacy since it has a contract with us. The pharmacy will check your benefits and tell you the amount you need to pay for the prescription.

Please note: The process for getting your prescription may be different for certain specialty medications.



How do I find a network pharmacy?



To find a pharmacy that participates with your health plan, log in to the My Highmark app or the member website at **MyHighmark.com**. Click the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Prescription**. Next, select **Find a Pharmacy** under the **Prescriptions** tab. Enter your ZIP code and then click **Search**.



How do I know which drugs my health plan covers?



Your health plan uses a formulary, which is the list of prescription drugs it covers. To find out if a drug is covered and how much it would cost you under your plan, log in to the My Highmark app or the member website at **MyHighmark.com**. Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Prescription**. Next, click **View drug formulary** to open the formulary and search for drugs by name or category.



What if I need my prescription before I receive my ID card?



To access your ID card, log in to the My Highmark app or the member website at **MyHighmark.com**. Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Medical**. Your ID card will display on the following page. Alternatively, you or your pharmacy can call Member Service and they can assist you over the phone.



How do I get another ID card if I can't find mine?



You can view, print, download, or order a new ID card on the My Highmark app or the member website. To get started, log in to the My Highmark app or the member website at **MyHighmark.com**. Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Medical**. Your ID card will display on the following page. Click **Order New Card** to have a new card mailed to you.



Can I get my prescriptions through the mail?



If you take a medication on an ongoing basis, you can take advantage of the mail-order pharmacy, Express Scripts Pharmacy. You may save time and money. Express Scripts Pharmacy will send the medication right to your home. Standard shipping is free.



How do I start using Express Scripts Pharmacy?



If you have not yet filled a prescription using your plan:

- Ask your doctor to write a prescription for up to a 90-day supply, plus refills for up to one year, if appropriate. Even if you have refills left with another mail-order pharmacy, you may need a new prescription from your doctor.
- Complete the Home Delivery Order Form. You can get this form on the member website. Navigate to the My Highmark app or the member website at **MyHighmark.com** and log in. Click on the **Support** tab and then scroll down to the **Health Plan Documents** section and select **Forms Library**. Next, select the **Pharmacy/Rx** tab to locate the **Home Delivery Order Form**.
- Send the completed forms and your payment to the address listed on the mail-order form.

If you have already filled a prescription using your plan:

- Navigate to the My Highmark app or the member website at **MyHighmark.com** and log in.
 - Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Prescription**. Then click **View prescription benefits**.
 - Select **Pharmacy Options** under the **Prescriptions** tab to review which prescriptions are eligible to be delivered by mail.
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How do I refill my mail-order prescriptions?



To make sure you do not run out of your medication, please request your refill on the reorder date shown on the prescription bottle.

There are three ways to reorder your mail-order prescriptions:

- **Online** – Navigate to the My Highmark app or the member website at **MyHighmark.com** and log in. Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Prescription**. Then click **View prescription benefits**. Select **Pharmacy Options** under the **Prescriptions** tab to review which prescriptions are eligible for refill.
 - **By Telephone** – Call Express Scripts Pharmacy at 1-800-903-6228 to use the automated refill system. Have your member ID number and prescription numbers handy.
 - **By Mail** – Use the Home Delivery Order Form and Prescription Refill Slip that came with your mail-order prescription.
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When can I get my prescriptions refilled?



Each plan states how much of a prescription needs to be used before it can be refilled. If you try to fill a prescription before the allowed date, the pharmacist will receive a “refill too soon” alert and will not be able to fill your prescription using your plan. To find out when a medication can be refilled, call Member Service at the number on your member ID card. If you get your medication through Express Scripts Pharmacy, the refill date will be on the prescription.



How can I get refill reminders?



If you give Express Scripts Pharmacy your email address, you will get a reminder that your prescription is ready to refill. You can also see any prescriptions that are ready to be refilled each time you log in to the member website.

Many pharmacies will send refill reminders if you provide your email address. Check with your pharmacy to see if this service is available to you.



What should I do if I run out of refills?



You or the pharmacy will need to contact your doctor for a new prescription. Keep in mind, your doctor may want to see you prior to refilling your prescription. It may take several days before you get the prescription.



How can I get my prescription refilled early when I will be out of town?



As soon as you know you will be going out of town, please call Member Service for special instructions. It may take several weeks to process your request, so please be sure to let the Member Service representative know when you'll be away.



How do I get my prescription refilled if it is lost or stolen?



If your prescription is lost or stolen, you may be able to get an early refill. Call Member Service at the number on your member ID card for help. You will need a copy of the report from the fire department, police department, or other agency. Keep in mind, the early refill authorization does not apply to events that can be controlled, such as spilling or losing the medicine.



Why does the cost of a prescription change?



The cost of a prescription drug may change for a variety of reasons. It could be that a generic medication has become available for a brand-name medication. Marketplace changes related to supply or demand also affect pricing.



How can I save on prescriptions?



You can search for the lowest prices available for your medication. Be sure to discuss these options with your doctor. To start your search, navigate to the My Highmark app or the member website at **MyHighmark.com** and log in. Click on the **Benefits** tab, scroll down to the **Insurance Benefits** section, and select **Prescription**. Next, select **View prescription benefits**. Select **Price a Medication** under the **Prescriptions** tab.



What is a prior authorization?



Prior authorization is a program in which certain drugs require health plan review in order for a coverage decision to be made under your prescription drug benefit. Drugs may be approved or denied, depending on the medical criteria being considered.

If the pharmacist tells you that your medicine requires a prior authorization, contact the doctor who prescribed the medicine. Ask your doctor to complete the Prescription Drug Medication Request form. This form can be found on the member website. Navigate to the My Highmark app or the member website at **MyHighmark.com** and log in. Click on the **Support** tab and then scroll down to the **Health Plan Documents** section and select **Forms Library**. Next, select the **Pharmacy/Rx** tab to find the **Prescription Drug Medication Request Form**.



How do I get a prescription drug reimbursement form?



You can download the form from the member website. Navigate to the My Highmark app or the member website at **MyHighmark.com** and log in. Click on the **Support** tab, scroll down to the **Health Plan Documents** section, and select **Forms Library**. Then, select the **Pharmacy/Rx** tab to find the **Prescription Drug Reimbursement Form**.



How do I get specialty medication?



A specialty medication is one that treats a rare, complex, or chronic disease, such as rheumatoid arthritis, multiple sclerosis, cancer, or growth hormone deficiency. Highmark has several programs to support members who use specialty medications. To understand which program(s) your plan covers and how these medications will be supplied, please call the Member Service number on the back of your ID card.

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