

## Prescription Drugs – Out-of-Network Coverage

If you elect to go out of network, keep in mind you may be responsible for the entire cost of the drug, and reimbursement is based on our in-network copayment/coinsurance, plus a differential between the out-of-network billed charge and the in-network allowable charge.

We have network pharmacies outside of our service area where you can get your prescriptions as a member of our plan. Generally, we cover drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy.

Please remember — if you go to an out-of-network pharmacy for the reasons listed below, you may have to pay the full cost (rather than paying just coinsurance or a copayment) when you fill your prescription. You may ask us to reimburse you for our share of the cost by submitting a paper claim. You should submit a claim to us if you fill a prescription at an out-of-network pharmacy, as any amount you pay for a covered Part D drug will help you qualify for catastrophic coverage.

If you are traveling within the United States and become ill, or lose or run out of your prescription drug, prior to getting it filled, call our customer service department to find if there is a network pharmacy in the area you are traveling.

We will cover drugs from an out-of-network pharmacy if at least one of the following applies:

- Unable to obtain the covered drug in a timely manner within our service area because there is no network pharmacy within a reasonable driving distance that provides 24-hour service
- Trying to have a prescription filled for a covered drug that is not regularly stocked at an accessible network retail or mail-order pharmacy
- Received a covered prescription from an out-of-network, institution-based pharmacy while you are a patient in an emergency department or while you are a patient in a provider-based clinic, outpatient surgery center or other outpatient setting

Always check first with customer service to see if there is a network pharmacy nearby.