

# HDHP Preventive and Preventive Silver Plan Guide

For CareSource HDHP Preventive and Preventive Silver Plans



## You made a smart choice for your health care and your wallet!

You get all the great benefits of having a CareSource plan, such as our CareSource24<sup>®</sup> 24-hour Nurse Advice Line, \$0 Telehealth visits through Teladoc<sup>®</sup>, and easy to use online tools, like our Cost Estimator, **Find A Doctor**, **Find My Prescriptions**, **Find a Pharmacy**, and so much more.

If you qualified for the HDHP Preventive plan, you also get the tax advantaged savings available with the use of an HSA eligible plan, letting you spend pre-tax dollars on your health care costs<sup>^</sup>! If you qualified for a Preventive Silver 2 or Silver 3 Plan, you will see substantial savings through lowered cost shares and premiums.

As a Preventive Health Plan member, you also get extra benefits! Just show your CareSource member ID card when you get services or pick up your medications. Most of these extras are \$0 cost to you, some are at a reduced cost share compared to other plans CareSource offers.

This guide outlines the special benefits you get as a HDHP Preventive/Preventive Silver plan member. Use this guide as a supplement to your welcome booklet and plan documents to find out how to get care, use your benefits, and work with CareSource to get the most from your plan.



## \$0 Cost Preventive Drugs\*:

- **ACE inhibitors:** Benazepril, captopril, enalapril, fosinopril, lisinopril, quinapril, ramipril,trandolapril, benzapril-hctz, captopril-hctz, enalapril-hctz, fosinopril-hctz, lisinopril-hctz, quinapril-hctz
- **Beta-blockers:** Acebutolol, atenolol, bisoprolol, metoprolol succinate (ER), metoprolol tartrate (IR), nadolol, propranolol, sotalol, sotalol AF, timolol
- **Statins:** Atorvastatin, fluvastatin, lovastatin, pravastatin, rosuvastatin, simvastatin
- **Brand name anti-diabetics:** Farxiga\*, Jardiance\*, Synjardy\*
- **Generic anti-diabetics:** Acarbose, alogliptin, alogliptin-metformin, alogliptin-pioglitazone, glimepiride, glipizide, glipizide-metformin, glyburide, glyburide-metformin, metformin, miglitol, nateglinide, pioglitazone, pioglitazone-metformin, pioglitazone-glimepiride, repaglinide
- **Insulins:** Insulin aspart, Tresiba, Bazaglar, Rezvoglar, insulin lispro, Humulin N, Humulin R, Novolin N, Novolin R, Humulin 70-30, Novolin 70-30

## \$0 Cost for Select Self-Management Tools

- Glucose meter and test strips (OneTouch<sup>®</sup> Verio), lancets/lancing device, pen needles, insulin syringes/needles, ketone test strips

## \$0 Cost for Select Medical Services

- Retinopathy Eye Screening
- Hemoglobin A1C Test
- Low Density Lipoprotein (LDL)

# Additional Plan Highlights:

## Care Management

Our special Care Management program focuses on you! Get coaching and tips on diet, exercise, medication, and lifestyle changes. Call our Care Management team at **1-833-230-2037** to get a Care Manager and start your coaching program **today!**

## Medication Management

- Expanded formulary provides brand name and generic drugs, many for diabetes and heart conditions at lower costs than other CareSource plans.
- Get support from pharmacists to help you manage your medications and over the counter medicines, vitamins and supplements to avoid potential drug interactions.

## Questions? Contact Us!

If you have any questions, call our Member Services department at **1-833-230-2099** (TTY: 711) from 7 a.m. to 7 p.m. Eastern Time, Monday through Friday. We are happy to help answer your questions, find a provider, or help you get publications in another language or format if you need them.



CareSource®

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## IMPORTANT REMINDER FOR HDHP HSA PLANS:

Your coverage includes a preventive drug benefit. This means that preventive drugs (medications to help prevent chronic conditions and illnesses) are covered outside of your plan's deductible.

These drugs can, at times be prescribed for treatment purposes. As a result, the listing of a drug does not mean that it will be covered by your benefit plan before your HDHP deductible is satisfied. If your doctor has prescribed a listed drug for treatment purposes (and not preventive purposes) then your plan does not provide coverage for that drug before your HDHP deductible is satisfied. Please be reminded that Health Savings Accounts (HSAs) have tax and legal ramifications. CareSource cannot guarantee or provide any legal advice on the way these products are prescribed for preventive purposes or that the IRS would agree that all satisfy the definition under §223 NOTICE 2019-45.

As everyone's medical circumstances are different, and because proper classification is necessary for you to ensure you are complying with applicable HDHP tax regulations, it is important for you to confirm the purpose of the prescription with your doctor. Please call the number on your member ID card when your doctor confirms for you that they prescribed one of the listed drugs for treatment purposes so your claims can be processed correctly. Unless you provide us with this information, claims for the drugs listed in the will be processed as "preventive," and you or your doctor may be asked by us to provide medical records showing that the drug you're taking is being used for prevention. Remember, if you improperly classify the drug, it may result in adverse tax consequences so please be sure to take the confirming step to properly classify your claim.

Please follow these steps to make sure you are properly classifying the purpose of your prescription:

1. Find your drug on the list.
2. Talk to your doctor about whether your drug is in fact being prescribed for preventive purposes (and not treatment purposes).
3. If prescribed for treatment purposes, call the number on your member ID card to let us know.
4. If prescribed for preventive purposes, there is no need to call.

^ Consult your financial professional. This is not financial advice.

\* Prior authorization or step therapy required.

\*\* Limit of one blood pressure cuff per eligible member.