HDHP Preventive and Preventive Plan Guide

Getting the Most From Your Plan

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

Great CareSource® Benefits:

- Free 24-Hour Nurse Advice Line
- $0 Teladoc Health® telehealth visits
- Easy to use online tools, like:
  - *Find A Doctor/Pharmacy*
  - *Find My Prescriptions*
  - *Cost Estimator* and much more!

Health Savings Account (HSA)

HDHP Preventive Plan – get the tax savings available with a Health Savings Account (HSA). Set up your account to spend pre-tax dollars on your health care costs!^

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

Preventive Silver 2 or Silver 3 Plan – see substantial savings through lowered cost shares and premiums.

Extra Benefits for Preventive Plan Members

You get most extra benefits at $0 cost, some at a reduced cost. Just show your CareSource ID card when you get services or prescriptions. This guide outlines:

- Special benefits for HDHP Preventive Gold and Silver, or Preventive Silver plans
- How to get care and use your benefits
- Ways to work with us to get the most from your CareSource plan

$0 Preventive Diabetes and Healthy Heart Medical Services

- A1C testing
- Retinopathy eye screening
- Low density lipoprotein (LDL) testing

$0 Preventive Diabetes and Healthy Heart Drugs:* **

ACE inhibitors: Benazepril, captopril, enalapril, fosinopril, lisinopril, quinapril, ramipril, trandolapril, benazepril-hctz, captopril-hctz, enalapril-hctz, fosinapril-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: Jardiance®, Synjardy®

Generic anti-diabetics: Acarbose, alogliptin, alogliptin-metformin, alogliptin-pioglitazone, dapagliflozin, dapaglifozin-metformin, glimepiride, glipizide, glipizide-metformin, glyburide, glyburide-metformin, metformin, miglitol, nateglinide, pioglitazone, pioglitazone-metformin, pioglitazone-glimepiride, repaglinide

Insulins: Basaglar® KwikPen, Rezvoglar™, Tresiba®, Humulin N®, Humulin R®, Humulin 70-30®, insulin lispro, Novolin N®, Novolin R®, Novolin 70-30®

* Prior authorization, quantity limits or step therapy may be required.

** Applies to formulary products only

$0 Self-Management Supplies on Prescription Drug List | Retail & Mail:

Glucose meter, test strips, and urine ketone test strips

Formulary Change Notice:

The drugs listed above, and on the formulary, may change throughout the year. When a generic equivalent becomes available, the generic may replace the brand-name drug on the formulary, or the brand-name drug may move to a higher cost tier. If you take a drug that is affected, we will notify you of the change.

Additional Plan Highlights:

Coaching Program

- Get tips and help with diet, exercise, medications and lifestyle changes.
- Call our Care Management team at 1-833-230-2037 to request a Care Manager and start your coaching program today!

Expanded Formulary

Find My Prescriptions

- More brand name drugs available.
- Use our ***Find My Prescriptions*** tool by scanning the QR code.
- See your costs on your ***Schedule of Benefits***. You can find it on the Plan Documents page at **CareSource.com/NV-Plan-Docs**

Home Delivery of Medication

- Use Express Scripts (ESI) to get your maintenance medications.
- 90-day supplies are delivered right to your mailbox!
- Register for an account at www.express-scripts.com/rx.
- Ask your provider to 'e-prescribe' a 3-month supply to Express Scripts.
- Questions? Call ESI at 1-800-835-3784 or call CareSource Member Services.

Medication Management

Get support from pharmacists to help you manage your medications. This includes over-the-counter medicines, vitamins and supplements to avoid potential drug interactions.

Important Reminder for HDHP HSA Plans:

Preventive Drug Benefit

Coverage includes a preventive drug benefit. Some medications that help prevent chronic conditions and illnesses are covered before you meet your deductible. Keep in mind:

- Some of these drugs can be used also be used for treatment purposes.
- If the drug is prescribed for treatment of a condition, you will need to meet your HDHP deductible before the drug will be covered by the plan.

About HSAs and Tax Rules

Health Savings Accounts (HSAs) have tax and legal rules. CareSource cannot give legal or tax advice. The IRS may review whether a prescription meets the definition of preventive care under §223 NOTICE 2019-45.

What You Need to Do

Everyone's medical situation is different. That's why it's important to confirm the purpose of the prescription with your doctor. Take these steps to properly classify your prescription:

- Find your drug on the list and ask your doctor if the drug is prescribed for prevention or treatment purposes.
- If the drug is for **treatment**
  - **Call the number on your member ID card.** Tell us the prescription that will be used to treat your condition so we can make sure it is processed correctly.
  - **The wrong classification can cause tax and claims problems.** If you don't call us, the claim will be processed as preventive. Then you or your doctor may be asked to send medical records showing how the drug is used for prevention.
- If the drug is for **prevention**, you do not need to call us.

Multi-EXC-M-3998802b
CareSource.com/Marketplace © 2026 CareSource. All Rights Reserved.