

BENECARD®

Benecard EHP Rx Plan Information

1. The Benecard EHP Formulary Exclusion List shows all excluded (not covered) medications and the alternatives that are covered.
2. **This is a mandatory generic plan.** If you fill a script for a Brand-Name medication when a generic is available, even if the generic is excluded (not covered) from Benecard's EHP Formulary Exclusion List, you will pay the difference in cost between the generic and Brand Name drug, plus the brand name copay.
3. As of January 1, 2021 there are 8 Brand-Name medications listed in the "Generics and preferred brand alternatives" & "Non-preferred brand alternatives" columns that have a generic equivalent that is **excluded from the EHP Formulary Exclusion List.** Those medications are:
 - ADDERALL XR
 - ADVAIR DISKUS
 - ADVAIR HFA
 - MITIGARE
 - NUVARING
 - SYMBICORT
 - VAGIFEM
 - TRUVADA
 - *If you elect to use one of those medications, you will pay the difference in cost between the generic and Brand Name drug, plus the brand name copay.*
 - *You are advised to discuss the alternative medications covered under the plan with your doctor to see if there is an acceptable alternative.*
4. The Benecard EHP Formulary Exclusion List, like all other formulary lists, is **reviewed periodically and medications can be added or deleted to the list.** Benecard has advised us that this list is reviewed monthly.
 - *You are encouraged to go to Benecard's website (www.benecardpbf.com) to get the most up to date information regarding the plan design and coverages. The Formulary Exclusion List on the website is updated monthly.*
 - *Members who are affected by a change in the formulary list are notified by Benecard in advance so they can discuss alternative medications with their doctor.*
5. Members who cannot change medications can have their doctor file an appeal. However, that is not a guarantee that the drug will be approved.
6. Members can call Benecard Customer Service at **877-723-6005**; Brown & Brown at **973-994-9333** or email at ppokrywa@bbmetro.com.