

# Value 5-Tier

| Coverage indicator  | Description  |
|---------------------|--|
| \$0                 | Drug may be covered without member cost sharing for some benefit plans.  |
| Tier 1 (\$)         | Tier 1 is made up of lower costing generic drugs that have been selected by Harvard Pilgrim. These drugs contain the same active ingredients as their brand-name counterparts.   |
| Tier 2 (\$\$)       | Tier 2 is made up of higher costing generic drugs. These drugs contain the same active ingredients as their brand-name counterparts.   |
| Tier 3 (\$\$\$)     | Tier 3 is primarily made up of preferred brand name drugs that have no generic equivalents available. These drugs have been selected by Harvard Pilgrim because of their overall high value based on a review of the relative safety, effectiveness and cost of the many brand name drugs on the market. Tier 3 may also include some generic drugs that have lower-cost or over-the-counter alternatives available. |
| Tier 4 (\$\$\$\$)   | Tier 4 is primarily made up of preferred specialty drugs and non-preferred brand name drugs. Tier 4 may also include some generic drugs that have lower-cost or over-the-counter alternatives available.   |
| Tier 5 (\$\$\$\$\$) | Tier 5 is primarily made up of non-preferred specialty drugs. Tier 5 may also include selected brand and generic drugs.  |
| Medical             | Drug covered under medical benefit and may be obtained at a retail pharmacy.   |
| Non-Formulary       | Drug is not covered  |

**Please note:** Some plans may require you to pay a deductible for prescription medications before copayments and/or coinsurance apply. Refer to your Prescription Drug Brochure for details.