

COMMON TERMS

- » **Brand Drug** – A drug with a proprietary, trademarked name, protected by a patent by the U.S. Food and Drug Administration (FDA). The patent allows the drug company to exclusively market and sell the drug for a period of time. When the patent expires, other drug companies can make and sell a generic version of the brand-name drug.
- » **Coinsurance** – Refers to that portion of the total prescription cost that the member must pay
- » **Deductible** – Member pays 100% of the assigned cost of each prescription up to a pre-specified dollar amount, at which point the prescription drug benefit takes effect.
- » **Formulary** – A list of drugs that are covered under your benefit plan. The drugs on your formulary are chosen by an independent group of doctors and pharmacists. These experts evaluate drugs based on effectiveness, side-effects, potential for drug interactions and cost. Drugs that are both clinically sound and cost effective are added to your formulary.
- » **Generic Drugs** – Prescription drugs that have the same active ingredients, same dosage form and strength as their brand-name counterparts.
- » **Out-of-Pocket** – The maximum dollar amount the member can pay per calendar year.
- » **Over-the-Counter Medication** – A drug you can buy without a prescription.
- » **Prescription Drug** – Any drug you may get by prescription only.
- » **Prior Authorization** – Advanced approval from Navitus for coverage of a prescription drug.
- » **Specialty Drug** – Drugs used as part of the treatment for many chronic illnesses and complex diseases that commonly have special handling requirements. Patients taking these drugs typically benefit from personalized coordination between the member, the prescriber and the pharmacy.
- » **Therapeutic Equivalent** – Similar drug in the same drug classification used to treat the same condition.

QUESTIONS?

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