

Frequently Asked Questions about Formularies

What is a formulary?

A formulary is a drug list that helps determine your copayment for each prescription. You will pay a lower copayment for the drugs on the PEEHIP Formulary List. The copayment for a 30-day supply of the formulary drugs is \$40 and is lower than the copayment for non-formulary drugs which is \$60, but **generic drugs have the lowest copayment of \$6**. Formulary drugs are also referred to as Preferred Drugs by the PEEHIP plan. The PEEHIP Formulary is developed by a committee of doctors and pharmacists. The formulary includes the drugs that are the safest, most effective, and most affordable for you and PEEHIP.

But isn't my doctor the best person to choose the right drug?

Yes! Your doctor knows you, your condition and your history. The list of medications on your Formulary is the best choice for the vast majority of patients. Your doctor may find a special reason to prescribe a medication that is not on the list. This could be due to an allergy, your past experience with a drug on the list, or a drug interaction.

Does the PEEHIP Formulary restrict the medications my doctor can prescribe?

No. Your formulary shows the medications that are covered by your prescription drug benefit. Your doctor can always prescribe the medication that he or she believes is most appropriate. If the prescribed medication is not on the formulary, you may need to pay a higher share of the medication's price.

Why is a drug not included on the PEEHIP Formulary?

To help control your overall healthcare costs, some types of medications may not be covered by your prescription drug benefit. Examples include drugs used for cosmetic purposes such as baldness or weight loss. You will usually pay 100% of the cost of these medications.

If my drug is listed on the PEEHIP formulary, does that guarantee that it's covered?

Yes, as long as you use a participating pharmacy.

How can I keep my drug costs down?

- Bring a copy of the PEEHIP Formulary with you when you visit your doctor. This will help your doctor select a medication that is safe, effective, and affordable for you.
- Ask for generic drugs whenever they are available. The FDA works to make sure generics are the same strength and quality as their brand-name versions.