

# HOW TO READ YOUR DRUG FORMULARY

Understanding your Medicare Part D Prescription Drug plan's formulary is easier than it appears. Know how it's organized and what a few abbreviations mean, and you'll be able to quickly and easily decipher how your coverage works.

## WHAT'S COVERED

## HOW IT'S COVERED

### EXCERPT FROM A REAL DRUG FORMULARY

Source: AARP® Medicare Rx Preferred (PDP)

#### Drug Name

Prescriptions covered in the plan are listed to the left.

Strattera (Capsule)

4

QL, ST

Exnazine (Tablet)

5

PA, QL, LA

#### Drug Tier

Most Part D plans define how much you pay and the carrier pays by categorizing each drug into one of five tiers. Generally, tier one is generic — the least expensive — and your cost increases with each tier moving upward. Check your plan description to determine your co-pay or co-insurance.

#### Restrictions

The far right column explains any restrictions that may apply to each particular drug. Here's what the abbreviations mean:

##### **PA: Prior Authorization**

The plan requires you or your doctor to contact the insurance company for approval before it will cover the drug.

##### **QL: Quantity Limits**

The plan will cover only a certain amount of this drug for each co-pay/co-insurance or over a certain number of days.

##### **ST: Step Therapy**

You may be required to try a lower-cost drug for the same medical condition.

##### **LA: Limited Access**

Prescription may be available only at certain pharmacies.



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