

# Premium 4-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 primarily made up of higher costing generic drugs. These drugs contain the same active ingredients as their brand-name counterparts. Tier 2 may also include brand-name drugs that Harvard Pilgrim has determined to be more effective, less costly or to have fewer side effects than similar medications.
Tier 3 (\$\$\$)	Tier 3 is primarily made up of brand name drugs that have no generic equivalents available. These drugs have been selected by Harvard Pilgrim based on review of the relative safety, effectiveness and cost of the many brand name drugs on the market. Tier 3 may also include generic drugs that Harvard Pilgrim has determined to be more costly than their brand name alternatives.
Tier 4 (\$\$\$\$)	Tier 4 is made up of drugs that Harvard Pilgrim has not included in Tier 1, Tier 2, or Tier 3.
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.