

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.