



Understanding your pharmacy benefit

How your pharmacy benefit works

Understanding your pharmacy benefit shouldn't feel complicated. Here's a simple guide to how coverage, costs and pharmacies work together—so you can make informed decisions with confidence.

Your coverage

Your pharmacy benefit helps pay for prescription medications based on your plan design. Depending on your specific plan, your costs may include:

- ▶ **Copay** – A fixed amount you pay for a medication
- ▶ **Coinsurance** – A percentage of the medication's cost
- ▶ **Deductible** – An amount you pay before certain coverage begins

You can review your specific cost details in the member portal or by calling Customer Service number on the back of your prescription card.



What this means for you

With Alluma, you can expect:

- ▶ Straightforward information
- ▶ Compassionate support
- ▶ Affordable options
- ▶ A pharmacy benefit designed with your health in mind

The formulary

Your plan includes a list of covered medications called a formulary. Medications are grouped into levels (or tiers) based on:

- ▶ Clinical effectiveness
- ▶ Safety
- ▶ Cost value

Lower-tier medications, such as generics, typically cost less. Higher tiers may include brand-name or specialty medications. Our formulary decisions are guided by experienced pharmacists who evaluate medications based on clinical evidence and overall value—not prescription volume.



Pharmacy networks

To receive the highest level of coverage, you'll want to use an in-network pharmacy. Most major retail pharmacies participate. You can easily:

- ▶ Search for pharmacies in the Member Portal
- ▶ Compare pharmacy pricing
- ▶ Confirm network participation before filling

Choosing an in-network pharmacy helps you maximize your benefit.

Comparing medication costs

Medication prices can vary between pharmacies. Before filling a prescription, you can:

- ▶ Price your medication in the member portal
- ▶ Compare pharmacy options
- ▶ Explore lower-cost alternatives (when appropriate)

Having visibility into your options helps you make cost-conscious decisions without compromising care.

How coverage decisions are made

Pharmacy benefits are designed to balance access, safety and affordability. Here's how key processes work—and why they exist.

Prior Authorization

Some medications require additional review before they're covered. This process helps ensure:

- ▶ The medication is clinically appropriate
- ▶ Safer or more cost-effective options have been considered
- ▶ Treatment aligns with evidence-based guidelines

If prior authorization is needed, we work directly with your provider to review the request as efficiently as possible. Our goal is not to create barriers—but to support safe, effective care.

Step Therapy

In some cases, your plan may require trying a proven, lower-cost medication before moving to a higher-cost alternative. This approach is based on clinical guidelines and helps manage overall costs while maintaining quality care. If a medication isn't effective or appropriate, your provider can request an alternative.

We're here to help

Understanding your benefit empowers you to use it wisely. If you ever have questions about:

- ▶ Coverage
- ▶ Medication costs
- ▶ Prior authorization
- ▶ Specialty prescriptions

Our Customer Service team is available 24 hours a day, 7 days a week. Simply call the number on the back of your prescription card.



Alluma™

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Specialty Medications

Specialty medications treat complex or chronic conditions and often require additional clinical oversight. If you use a specialty medication, you may receive:

- ▶ Personalized pharmacist support
- ▶ Care coordination
- ▶ Ongoing clinical review
- ▶ Assistance navigating coverage requirements

Complex care deserves thoughtful guidance—and you won't navigate it alone.



Designed for clarity

At Alluma, we believe pharmacy benefits should be transparent, clinically sound, and aligned with the people they serve.

When you understand how your benefit works, you're better equipped to manage your health—and your costs—with confidence.