

# Beacon Health System & Alluma: New Employee FAQs

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## What does Alluma do for members of the Beacon Health System health plan?

Alluma manages your pharmacy benefits in partnership with Beacon Health System. We're here to make sure you have access to safe, effective, and affordable medications that are included on the Alluma Advantage Formulary—a list of covered prescription drugs that are reviewed by medical experts to help ensure you're getting the right treatment at the best value.

We also provide helpful tools and support, including:

- A member portal where you can look up covered medications, check prices, and manage your prescription benefit.
- Customer service support to answer your questions and help you with your pharmacy benefits.

## When will my benefits through Alluma begin?

Members who enroll for coverage through the Beacon Health Plan will be eligible for coverage through Alluma as of July 6, 2025. Claims can be electronically submitted to Alluma by your pharmacy after you enroll in the Beacon Health Plan and receive your new Beacon Health System member ID card. Note that some medications will require a new prior authorization through Alluma.

## How can members register for the Alluma member portal?

After enrolling in the Beacon Health System health plan, members can navigate to [allumaco.com](https://allumaco.com) and click on the “Members” tab to access your login or create a User ID and password.

To price a medication, choose **Price a Medication** from the “Prescriptions” menu, enter your drug name and click Search. After you find your medication, you will be able to view cost and coverage information.

Choose **Locate a Pharmacy** to view a list of the pharmacies near you, plus your preferred pharmacy for the best prescription savings.

## How much will my prescription(s) cost?

PPO Prescription Plan				
	Beacon Health-owned Pharmacy* (up to a 90-day supply)	Beacon Health-owned Pharmacy* (up to a 90-day supply) <b>Disease Management Participant</b>	Alluma Network Pharmacy (up to a 30-day supply)	Alluma Network Pharmacy Mail Service (up to a 90-day supply)
Formulary Generic (Tier 1)	20% coinsurance (\$10 minimum)	10% coinsurance (\$10 minimum)	35% coinsurance (\$10 minimum)	35% coinsurance (\$10 minimum)
Formulary Preferred (Tier 2)	35% coinsurance (\$10 minimum)	25% coinsurance (\$10 minimum)	50% coinsurance (\$10 minimum)	50% coinsurance (\$10 minimum)
Formulary Non-Preferred (Tier 3)	55% coinsurance (\$10 minimum)	45% coinsurance (\$10 minimum)	65% coinsurance (\$10 minimum)	65% coinsurance (\$10 minimum)
Specialty Medications <ul style="list-style-type: none"><li>• Prior Authorization may be required</li><li>• Participation in Disease Management is required</li><li>• Maximum of 30 days per fill or refill</li><li>• Must use Beacon Home Care Pharmacy</li></ul>	Participation in Disease Management is required for coverage of specialty medications. Contact Beacon Pharmacy for more information.	25% coinsurance (up to a maximum of \$750 per 30-day supply)	For Limited Distribution Drugs not available through Beacon Pharmacies  25% coinsurance (up to a maximum of \$750 per 30-day supply)	
Compound Medications	20% coinsurance when purchased at a Beacon-owned Pharmacy*			
ACA Preventive list <i>Subject to plan limitations</i>	\$0.00			
Notes	Over-the-counter medications, with the exception of Prilosec OTC, Claritin OTC, Zyrtec OTC and OTC Smoking Cessation medications, are not covered by the plan. Prescription drugs are not covered for out-of-network pharmacies.  *Beacon Health pharmacies include Beacon Home Care Pharmacy, Beacon Elkhart Pharmacy, Beacon Memorial Team Pharmacy, AscensionRx – Kalamazoo Pharmacy and AscensionRx – Woodbridge Pharmacy			

CDHP Prescription Plan				
	Beacon Health-owned Pharmacy* (up to a 90-day supply)	Beacon Health-owned Pharmacy* (up to a 90-day supply) <b>Disease Management Participant</b>	Alluma Network Pharmacy (up to a 30-day supply)	Alluma Network Pharmacy Mail Service (up to a 90-day supply)
Formulary Generic (Tier 1)	15% coinsurance after deductible	5% coinsurance after deductible	25% coinsurance after deductible	25% coinsurance after deductible
Formulary Preferred (Tier 2)	30% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible	40% coinsurance after deductible
Formulary Non-Preferred (Tier 3)	50% coinsurance after deductible	40% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible
Specialty Medications <ul style="list-style-type: none"><li>• Prior Authorization may be required</li><li>• Participation in Disease Management is required</li><li>• Maximum of 30 days per fill or refill</li><li>• Must use Beacon Home Care Pharmacy</li></ul>	Participation in Disease Management is required for coverage of specialty medications. Contact Beacon Pharmacy for more information.	20% coinsurance after deductible (up to a maximum of \$500 per 30-day supply)	For Limited Distribution Drugs not available through Beacon Pharmacies  20% coinsurance after deductible (up to a maximum of \$500 per 30-day supply)	
Compound Medications	20% coinsurance after deductible when purchased at a Beacon-owned Pharmacy*			
ACA Preventive list <i>Subject to plan limitations</i>	\$0.00 with no deductible			
Notes	Over-the-counter medications, with the exception of Prilosec OTC, Claritin OTC, Zyrtec OTC and OTC Smoking Cessation medications, are not covered by the plan. Prescription drugs are not covered for out-of-network pharmacies.  *Beacon Health pharmacies include Beacon Home Care Pharmacy, Beacon Elkhart Pharmacy, Beacon Memorial Team Pharmacy, AscensionRx – Kalamazoo Pharmacy and AscensionRx – Woodbridge Pharmacy			

## I have enrolled in the Beacon Consumer Driven Health Plan (CDHP). Does my deductible need to be met before the plan will pay for my prescriptions?

Yes, members that enroll in the Beacon CDHP prescription plan will pay 100% of the prescription cost(s) until their annual deductible is met. However, members filling a medication included on the Alluma Standard PLUS Preventive Drug List (available online at [allumaco.com/beaconprevent](http://allumaco.com/beaconprevent)) will pay the plan's standard coinsurance before the deductible is met.

While the Alluma Standard PLUS Preventive Drug List includes many commonly prescribed preventive medications, it may differ from the preventive drug list used by the Ascension Health Plan.



**I have enrolled in the Beacon Consumer Driven Health Plan (CDHP) and I met my annual deductible and/or out-of-pocket maximum through the Ascension Health Plan. Will I need to meet the annual deductible and/or out-of-pocket maximum again after joining the Beacon Health Plan?**

No, you will not need to meet your deductible or out-of-pocket maximum again. Any amounts you've already paid toward your annual deductible and/or out-of-pocket maximum under the Ascension Health Plan will be carried over and credited toward your Beacon CDHP totals.

However, this transfer of information—known as “accumulator data”—from Ascension to Beacon will not occur until mid-to-late August. Until then, you may be responsible for paying the full cost of prescriptions at the pharmacy (or the standard plan benefit for preventive medications). If this happens, don't worry—when your accumulator data is received and loaded by Beacon, any overpayments will be automatically refunded to you by Meritain Health.

**Where can members fill their prescription medications?**

The Alluma pharmacy network includes over 60,000 pharmacies nationwide. Beacon Health System plan members will pay the lowest coinsurance when prescriptions are filled at a Beacon Health System Pharmacy. You will need to provide your new billing information – including your **member ID, RxBIN (003858), RxPCN (A4), and RxGroup (BHSRXPL)** from your new Beacon member ID card – to the pharmacy to have claims processed through the Beacon Health Plan plan administered by Alluma.

Beacon Health System offers several convenient pharmacy locations, including:

<p><b>Memorial Hospital Outpatient Pharmacy</b> 100 Navarre Pl., Ste 1150, South Bend, IN 46601 Phone: (574) 647-3534 Fax: (574) 647-6767</p> <p><b>Elkhart General Outpatient Pharmacy</b> 600 East Blvd Elkhart, IN 46514 Phone: (574) 523-3101 Fax: (574) 523-7802</p> <p><b>Beacon Home Care and Compounding Pharmacy</b> 3355 Douglas Rd South Bend, IN 46635 Phone: (574) 647-8550 Fax: (574) 647-8551</p>	<p><b>AscensionRx – Kalamazoo Pharmacy</b> 1521 Gull Rd Kalamazoo, MI 49048 Phone: (269) 226-8336 Fax: (269) 226-8181</p> <p><b>AscensionRx – Woodbridge Pharmacy</b> 7901 Angling Rd Portage, MI 49024 Phone: (269) 324-8409 Fax: (269) 324-8458</p>
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Mail service delivery of prescriptions is conveniently offered through ESI Home Delivery.

### **Are any medications required to be filled at a Beacon Health System Pharmacy location?**

The Beacon Health System health plan requires all specialty medications to be filled at Beacon Home Care and Compounding Pharmacy, AscensionRx – Woodbridge Pharmacy, or AscensionRx – Kalamazoo Pharmacy. In addition, maintenance medications are generally required to be filled at a Beacon Pharmacy location (including AscensionRx – Kalamazoo and AscensionRx – Woodbridge).

Following the transition, however, members currently filling prescriptions through an Ascension Specialty Pharmacy or the AscensionRx – Home Delivery Pharmacy will not be required to immediately use the preferred pharmacies above. Members will be notified when prescriptions need to be transferred to a Beacon Health System Pharmacy location for further coverage through the plan.

### **How can I transfer my prescription(s) to a Beacon Health System Pharmacy, AscensionRx – Kalamazoo Pharmacy, or AscensionRx – Woodbridge Pharmacy?**

Members are encouraged to plan ahead to avoid delays in therapy. Prescription transfers can often be completed in two ways:

- Contact your preferred Beacon Health System Pharmacy location, AscensionRx – Kalamazoo Pharmacy, or AscensionRx – Woodbridge Pharmacy. Have your current prescription bottle or label available. Pharmacy staff will capture your current prescription information and contact your pharmacy to transfer the prescription.
- Have your health care provider send a new prescription to your preferred Beacon Health System Pharmacy location, including AscensionRx – Kalamazoo Pharmacy or AscensionRx – Woodbridge Pharmacy.

Note that some prescriptions, such as controlled substances, may require your health care provider to submit a new prescription to the pharmacy. Please contact a Beacon Health System Pharmacy, AscensionRx – Kalamazoo Pharmacy, or AscensionRx – Woodbridge Pharmacy for more information.

### **How can I have my prescription(s) mailed to me through ESI Home Delivery?**

Members are encouraged to plan ahead to avoid delays in prescription delivery. New members to the Beacon Health Plan can have their prescription(s) mailed to them by ESI Home Delivery.

Getting started is easy. New members have two options:

- Ask your doctor to send a 3-month supply of your prescription electronically to Express Scripts Pharmacy (this may be the fastest way to get your medication).
- Dial the number on the back of your ID card or call (800) 282-2881 to have the pharmacy

contact your doctor.

### **How do I find out what medications are covered by the Alluma Advantage Formulary?**

Members and providers can view the Alluma Advantage Formulary by visiting [allumaco.com/members](http://allumaco.com/members) and selecting the “Alluma Advantage Formulary” link on or after July 1. This formulary file is updated quarterly and provides information about covered medications, formulary tier, prior authorization status, etc.

After enrolling in the Beacon Health System health plan, members can register for the Alluma member portal or contact customer service at 866-716-7362 for additional information about medication prices, preferred medication alternatives, locating network pharmacies, and more.

### **My medication is excluded on the Alluma Advantage Formulary file. What should I do?**

The list of formulary preferred alternatives for excluded medications is available on the Alluma Advantage Formulary file and by calling customer service (866-716-7362) after enrolling in the Beacon Health Plan. If all formulary preferred medications are clinically inappropriate, your provider can submit a coverage exception request by fax using the Prior Authorization Request fax form found at [allumaco.com/providers](http://allumaco.com/providers).

### **How can I tell if my medication is considered “specialty?”**

This information is included on the Alluma Advantage Formulary file, with specialty medications designated as “SP.”

### **The Alluma Advantage Formulary notes that “prior authorization (PA)” is needed for my medication(s). How does my provider request a PA?**

Alluma offers several convenient options for providers to request prior authorization on behalf of plan members, including electronic PA and fax options.

If your medication(s) require PA, contact your health care provider with your new Beacon Health System health plan information found on your member ID card. They will need your new **member ID number, RxBIN (003858), RxPCN (A4), and RxGroup (BHSRXPL)** number from the card to submit prior authorization requests electronically. In addition, providers are encouraged to review the “Prior Authorization Submission FAQs” found at [allumaco.com/providers](http://allumaco.com/providers).

### **I was approved for a prior authorization (PA) through my previous health plan. Will my provider need to submit a new PA request to Alluma?**

Previously approved PA records will be shared with the Beacon Health System health plan. However, this information will not be shared until late August and may not be accessible in the Alluma system until Oct. 1, 2025. Additionally, some authorizations or overrides may not be shared with Alluma. In



addition, the Alluma Advantage Formulary PA requirements may differ from what was in place for the Ascension Health Plan.

**To help avoid delays in therapy**, members are strongly encouraged to review the Alluma Advantage Formulary as soon as they enroll in the Beacon Health Plan. The Alluma Advantage Formulary can be reviewed by selecting the “Alluma Advantage Formulary” link at [allumaco.com/members](http://allumaco.com/members). If one or more of your medications requires prior authorization (PA) or step therapy (ST), please have your provider submit a PA request to Alluma using one of the options listed at [allumaco.com/providers](http://allumaco.com/providers).

Alluma and the Beacon Health System health plan are working to minimize disruption during this transition. While we are not able to access prior PA information until the file is received and processed, efforts will be made through the PA process to reduce the need for duplicate authorizations where possible.

To assist your provider in submitting a PA, be sure to provide them with the following information:

- Your new Beacon Health System health plan member ID number
- RxBIN: 003858
- RxGroup: BHSRXPL
- PCN: A4