

# Guide for Members

## What is a Formulary?

**A formulary is a list of generic and brand-name prescription drugs covered by your health plan.**

A formulary can vary by plan, and some drugs may have coverage limitations based on duration or dosage or may require preapproval.

### What is a formulary tier?

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
↓	↓	↓	↓	↓
Preferred Generic	Generic	Preferred Brand	Non-Preferred Drugs	Specialty Tier

### Formulary Restrictions

Most health plan formularies have limits or restrictions on certain medications to encourage doctors to prescribe certain medications appropriately and save money by preventing medication overuse or abuse.

Some common restrictions include:

- ✓ **Prior Authorization Required:** Your doctor is required to provide additional information to the health plan to determine coverage.
- ✓ **Supply Limit:** The amount of medication covered per copayment or in a specific time.
- ✓ **Step Therapy:** Another medication is required before that medication will be covered.

