



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Keeping them safe with a check on their medicine

Drug coverage reviews

Looking out for your employees' safety

Drug coverage reviews help your employees and their families use their medicine safely. At the right time, in the right way. That can help everyone save.

Your pharmacy benefits and insurance plan includes many checkpoints at no extra cost.

Which drugs are checked?

It depends on manufacturer labeling, accepted treatment guidelines and dosing approved by the Food and Drug Administration (FDA). To find a listing, just visit www.aetna.com/formulary.

Of course, if there's a medical need for a drug, your employee's doctor can ask for a medical exception to avoid these reviews.

Precertification

Here, certain drugs must go through a review process and meet certain guidelines before they're covered.

This is for drugs that:

- Are often taken the wrong way
- Should only be used for certain conditions
- Often cost more than other drugs proven just as effective

Here's an example:

Tetracycline is an antibiotic that can cause a child's teeth to become discolored. So we'll review requests for this medicine to make sure the child has a medical need for it.

Quantity limits

This helps ensure employees get a safe amount of their drug.

This is for drugs that:

- Are often taken the wrong way
- Are often taken in amounts greater than the recommended dose

Here's an example:

Imitrex® is a drug used to treat migraines. The recommended fill limit is nine tablets per month. That meets most people's needs. But if the prescribing doctor feels more is in order, he or she would need to re-evaluate treatment.

Step therapy

Here, some drugs are covered only after your employee first tries another drug that's more clinically appropriate. The alternative drug works the same and treats the same conditions. But it may cost less.

Here's an example:

Boniva® is a drug that requires step therapy. When we receive a prescription, we'll call the prescribing doctor to be clear there's a medical need. If it meets clinical standards, we'll fill the prescription. If not, the doctor would need to prescribe another drug that meets step-therapy guidelines.

Safety edits

For certain drugs, we check that employees get a safe amount and for the right reasons. Which drugs we check varies by plan.

This is for drugs that:

- Have a high risk for misuse or abuse
- May be harmful when used inappropriately

Here's an example:

Oxycontin® is a drug that is meant to help manage pain. Before we can cover this drug, we check that prescriptions for it are written for a safe amount.

Therapeutic duplication

We check that employees don't use two or more drugs from the same category — and at the same time — without need.

This is for drugs that:

- Are typically used to treat chronic conditions
- Have a risk for side effects that would get worse if taken with another drug in the same category

Here's an example:

Statins are drugs that help lower cholesterol. It's best to avoid using two statins, like Crestor® and simvastatin, at the same time. If an employee fills one and then tries to fill the other, we'll deny the second. And alert the pharmacist of the duplication.

The right medicine, at the right price. Speak with your Aetna representative to learn more.

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This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Not all services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health benefits and health insurance plans contain exclusions and limitations.

The drugs on the Preferred Drug List and Formulary Exclusions, Precertification, Quantity Limits and Step-Therapy lists are subject to change. The precertification, quantity limits and step-therapy drug coverage review programs are not available in all service areas. For example, precertification and step-therapy programs do not apply to fully insured members in Indiana. Step therapy does not apply to fully insured members in New Jersey. However, these programs are available to self-insured plans. In Texas, precertification is known as "pre-service utilization review." It is not "verification" as defined by Texas law. Aetna's Preferred Drug List is subject to change. Drugs on the Precertification, Step-Therapy and Quantity Limits lists are subject to change.

Please be aware that we have a responsibility to ensure the safety of our members. Safety edits are a type of drug coverage review that helps us to do so. Safety edits apply to a limited list of drugs with the highest potential for abuse and harm. Safety edits make sure that the prescribed drug will be used within the guidelines set by the Food and Drug Administration and current medical findings. They also check that a prescribed drug matches up with the appropriate diagnosis and/or safe quantity. Safety edits are required for all commercial books of business, in all states, even when the plan sponsor elects an option to waive precertification. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in OK include: HMO OK COC-5 09/07; HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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