

Progressive has selected Navitus Health Solutions (Navitus) to replace CVS/Caremark as their prescription provider effective January 1, 2024. The change also includes transitioning to Navitus' specialty pharmacy partner, Lumicera. This document aims to answer questions about these changes.

## **Why are we changing our prescription provider?**

As an organization, we are committed to providing an effective and competitive benefits package that responds to the needs of our employees and their families. To ensure we continue to deliver the best options available in the marketplace to our population, we conducted a Request for Proposal (RFP) process in 2022 with five leading prescription providers, including CVS/Caremark.

## **Why Navitus?**

Our goal was to find a partner that can help improve health, reduce cost, increase choice, and provide copay assistance for our employees. Based on our assessment, we selected Navitus as our new prescription provider (and their partner company Lumicera to be our specialty pharmacy), effective January 1, 2024.

## **What will this change mean for Progressive and employees?**

The change to Navitus means:

- Higher customer satisfaction, demonstrated by stronger satisfaction scores when compared to other companies we evaluated.
- A commitment to help slow the trend of rising pharmacy costs while ensuring our people have access to the prescriptions they need when they need them.
- Transparency in pricing, plus guidance in finding the lowest prices on medications.
- Access to more than 60,000+ pharmacies nationally, including most leading drug stores (Walgreens, CVS, Costco, Drug Mart, Rite Aid, and more).
- A better digital experience with single sign-on (SSO) through bswift, to provide easy access to comparison price shopping, digital ID cards and improved customer service support.

## Frequently Asked Questions – 2024 Prescription Provider Change

### Will my current pharmacy be part of the new pharmacy network?

You can check your pharmacy [here](#). For most people, your pharmacy won't have to change. Navitus partners with more than 60k+ pharmacies, like what is available today. This includes CVS, Walgreens and many more.

Navitus will send a pharmacy termination letter to members who have filled a prescription in the last year at a pharmacy not included in the selected pharmacy network. You'll only need to change pharmacies if the pharmacy isn't in Navitus network.

You can request Navitus to add your pharmacy to the network at their member site.

90-day retail or mail order prescriptions will be managed by [Costco](#). CVS can supply 90-day retail prescriptions for in-store pick-up.

### What types of changes should I expect and what do I need to do?

#### Maintenance/Mail-Order

- Most Caremark 90-day mail order prescriptions will automatically be transferred to Costco. You'll simply have to create a Costco Pharmacy online profile (Costco Pharmacy tutorial) and add payment/demographic information to get transferred prescriptions mailed.
- Certain medications as listed below cannot transfer. Please contact the Navitus call center for assistance at (844) 384 - 2434.
  - Controlled Medications
  - Compounded Medications
  - Transplant Medications for Tacrolimus or Mycophenolate
  - Prescriptions written more than 12 months ago, even those with refills remaining
  - Prescriptions with no refills remaining
- If you are already a Costco member, you belong to Costco Pharmacy.
- You don't have to be a Costco member to use Costco Pharmacy.

#### Formulary (The list of prescriptions we cover)

- If there is a change to your coverage of maintenance prescriptions, you'll receive a letter from Navitus explaining your options.
- You can view the current formulary on the Navitus temporary informational site. After January 1, 2024, the formulary will be available on the Navitus member portal, which will be accessible via single sign-on (SSO) from the bswift site. The formulary is subject to change quarterly.

#### Pharmacy

- Navitus will send a pharmacy termination letter to members who have filled a prescription in the last year at a pharmacy that isn't in the Navitus network.



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### **Will Rx Savings Solutions still be available?**

Yes, Rx Savings Solutions will continue to help you find prescription savings opportunities.

### **Will the bswift site be updated to allow automatic access to Navitus' member portal?**

The [bswift site](#) will be updated on January 1, 2024 to include a single sign-on (SSO) link to the Navitus member portal. Starting with annual enrollment, there'll be a link on bswift to the [Navitus preview site](#) through December 31, 2023.

### **Will I get a new ID card?**

In late December, you'll receive a new 2024 medical card that will have both your medical and prescription information.

If you don't have your physical medical card, you'll be able to access a digital prescription ID card via the Navitus website or app, or through myCigna.com. You can print or email it.

### **Will the cost of my medication(s) change?**

While there is no guarantee of reduced prices, we partnered with Navitus to assist in finding the lowest prices for medications.

Navitus has teamed up with GoodRx, the largest discount program in the country, to provide you with savings. When you fill a prescription for a generic drug, we compare the out-of-pocket cost under your benefit to the GoodRx price. You pay whichever is less.

### **Can I look up my medication(s) to check coverage terms and tier (generic, regular brand, preferred brand) information before January 1, 2024?**

A welcome letter mailing in October will direct you to go to the Navitus temporary informational site to see medications by tier, as well as benefit information, to help make selections during annual enrollment. Your specific pricing for medication will only be available after January 1, 2024.

### **Will the specialty pharmacy be changing?**

Yes. Lumicera will serve as the specialty medication provider. We'll do an automated transfer from CVS/Caremark specialty pharmacy to Lumicera. Lumicera will also do telephonic outreach to set up services for employees and dependents currently using specialty drugs.

### **What if my medication requires prior authorization?**

Navitus prior authorization standards will apply with new prescriptions. However, Navitus will transfer existing prior authorizations. This won't affect most members. The prior authorization process at Navitus is like CVS/Caremark.

### **Will I still have access to my pharmacy claims history?**

The Navitus member portal will track prescriptions filled from January 1, 2024 forward. You'll have 36 months to access your claims records with CVS/Caremark.



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### **Is anything changing with the PrudentRx program?**

Access Guidance Services will replace PrudentRx. This won't affect current enrollees. You'll work with your pharmacy or go directly to the manufacturer's website to re-enroll as you do now.

### **What is Access Guidance Services?**

Navitus partners with Access Guidance Services (formerly Copay Max Plus), a copay assistance program which coordinates manufacturer copay assistance for specialty medications. This will be replacing the PrudentRx program CVS/Caremark currently partners with.

### **Will weight loss drugs still be covered?**

While we are currently reviewing the best approach to support members' weight management, weight loss drugs will be removed from CVS' coverage effective October 1, 2023 and remain uncovered with Navitus. Please look for upcoming communications on our comprehensive approach to support members in their journey.

### **Why is [Costco Pharmacy](#) involved?**

Costco Pharmacy is the preferred mail order distributor for Navitus.

### **Will I have to transfer my mail order prescription from CVS/Caremark to Costco?**

Navitus will automatically transfer any mail order refills to Costco. If you have outstanding refills, you'll receive a welcome letter notifying you of that transfer.

### **Do I need a Costco membership to use the Costco Pharmacy?**

No, you don't need to have a Costco membership to use Costco Pharmacy. Just register a Costco Pharmacy online account and request a refill on their pharmacy page to get transferred scripts mailed. ([Learn how to register here](#))

### **What is the 6 For 6 program at Costco?**

Navitus partners with Costco to offer you a six-month supply of select generic medications for only \$6 at Costco retail pharmacies through their 6 for 6 program. You don't need to be a Costco member to take advantage of these savings.