



Out of Network Pharmacies

Network Health Insurance Corporation has made arrangements with in-network pharmacies to provide prescription drugs to our members. In general, prescription benefits are only available at these contracted, in-network pharmacies and eligible beneficiaries must use in-network pharmacies to access their prescription drug benefit. This network of pharmacies expands nationally, and as a member of our plan you can continue to get your prescriptions filled outside of our service area. The types of pharmacies included in our network include retail, mail-order, long-term care, I/T/U (Indian Health Service/Tribal/Urban Indian Health Program), and home infusion.

Generally, we cover drugs filled at an out-of-network pharmacy in limited circumstances only when you cannot reasonably be expected to obtain covered Part D drugs at an in-network pharmacy. Such access and use of out-of-network pharmacies must not be routine. The following examples would be exceptions under non-routine circumstances when we may cover Part D prescriptions filled at an out-of-network pharmacy:

Example 1: If you are traveling outside of our service area and need a covered Part D drug and cannot reasonably access an in-network pharmacy.

Example 2: If you cannot obtain a covered Part D drug in a timely manner within our service area because there is no in-network pharmacy within a reasonable driving distance that provides 24-hour-a-day/7-day-per-week service.

Example 3: If you must fill a prescription in a timely manner and that particular drug is not regularly stocked at accessible in-network retail or mail-order pharmacies.

Example 4: If you received a covered Part D drug dispensed by an out-of-network institution-based pharmacy while you were a patient in an emergency department, provider-based clinic, outpatient surgery, or other outpatient setting.

Example 5: During any Federal disaster declaration or other public health emergency declaration in which you are evacuated or otherwise displaced from your place of residence and cannot reasonably be expected to obtain covered Part D drugs at an in-network pharmacy.

In these situations, **please check first with Customer Service** to see if there is an in-network pharmacy nearby. If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than paying your normal share of the cost)



when you fill your prescription. You can ask us to reimburse you for our share of the cost. You may submit a claim form for reimbursement, however even after we reimburse you, you may pay more for the drug because the out-of-network pharmacy's price is higher than what an in-network pharmacy would have charged. You may only request reimbursement on a prescription filled at an out-of-network pharmacy up to three times per calendar year.

To obtain additional network pharmacy information, please call Customer Service at 1-800-378-5234, TTY 1-800-947-3529 Monday through Friday, 8:00 am to 8:00 pm.