

make it yours



A list you don't want to miss.

Did you know that there's a long list of preventive medications you could be getting for free¹ in your medical plan? A lot of input goes into creating the list, but you're the only one who knows what medications you need and can connect the dots to get it covered by your medical plan at no cost. Here's how it works and where to find the list.

Would you be surprised to know that you could get tobacco cessation products for free, including tablets, patches, nasal spray, and more? There are many common medications required by law to be available to you at no cost if prescribed by your doctor to prevent or manage certain diseases and conditions that are right for your age and gender.

The list varies by carrier.

The U.S. Preventive Services Task Force, along with the Centers for Disease Control and Prevention and the Department of Health and Human Services, determines the list of drug *categories* that are considered preventive. Insurance carriers then decide which medication(s) they'll offer in each of the categories. If it's important for you to take a particular version of a medication, such as a brand name of an oral contraceptive, you should make sure it's on your carrier's list. (Keep in mind that this is different than your plan's "formulary." This list of preventive drugs is free; all other preventive drugs on the formulary come at a cost.)

You must have a prescription.

You need a prescription from your doctor in order for these drugs to be covered for free—even the ones available over the counter (OTC). Take your prescription to an in-network pharmacy, hand it to your pharmacist along with your medical plan card, and the pharmacist will fill it for you, free!²

Only you can spot the opportunities.

Here's the thing. Your health is your doctor's priority. Figuring out which version of a medication is available for free under your specific health plan? That's on you. It's up to you to know if you're taking anything on the list that you could be getting for free. If you're taking a different version of a drug, share the list with your doctor, and he or she can help you weigh the pros and cons of making a switch.

Ready to take action?

Go to your carrier's website and search for the "preventive drug list." If you can't find it, you may have to call and ask for a copy. (Find the phone number on the back of your ID card.) Just make sure you know how to get hold of the most recent list at any point during the year, since the list can change.

¹Section 1001 of the Patient Protection and Affordable Care Act; added section 2713 to the Public Health Service Act

²Procedures and requirements for prescription drug coverage may vary by health plan; please check with your health plan provider for details.

What about other preventive drugs?

There are many other drugs that could be considered “preventive” that aren’t on the Task Force list. Typically, those drugs, such as medications for high cholesterol, high blood pressure, etc., are covered by most carriers.³ If you need one of those, your doctor can write a prescription for you, as usual, and you can pay for it. Don’t forget, though, that if you have a tax-advantaged account, you can simply pay yourself back for the cost of the drug.

³Please contact your health plan provider for terms and conditions of your specific plan.

Benefits and services available may vary from plan to plan—please refer to your plan’s Summary Plan Description for exact coverage details. This article is not intended to provide medical advice. Aon Hewitt does not recommend or endorse a particular course of medical treatment. If you have any questions concerning your medical condition or any drugs, treatment plans, or new symptoms, consult your health care provider.

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