

Health Net Pharmacy Benefits

CANOPYCARE HMO-Group Number G0727A

Effective Date: 01/01/2025 - 12/31/2025

Benefits and coverage	Description	Member responsibility
Tier 1 – Generic, retail	Drugs listed on the Health Net formulary (primarily generic)	\$10
Tier 2 – Brand, preferred, retail	Drugs and diabetic supplies (including insulin) listed on the Health Net formulary (primarily brand name)	\$25
Tier 3 –Non-formulary, retail	Drugs include non-preferred Brand Name Drugs, Brand Name Drugs with a generic equivalent (when Medically Necessary), drugs listed as Tier 3 in the Formulary, drugs indicated as “NF”, if approved, or drugs not listed in the Formulary.	\$50
Specialty Tier, Network Specialty Pharmacy	High-cost drugs used to treat complex medical conditions	20% up to \$100
Deductible	Brand drugs	N/A
Out-of-pocket maximum	Per calendar year, combined with the Medical out-of-pocket maximum	\$2,000 Individual \$4,000 Family

Mail order convenience

If your prescription is for a maintenance medication (a drug that you will be taking for an extended period of time), you have the option of filling it through our convenient and cost-saving mail order pharmacy program. Under this program, your copayments for up to a 90-day supply are:

Benefit level	Member responsibility
Tier 1 – Generic	\$20
Tier 2 – Brand, preferred	\$50
Tier 3 – Non-formulary	\$100

For complete information, log into your MyCanopyHealth account and select *Using My Benefits*. or call Health Net Member Services at 833-448-2042.

Generic substitutions

Generic drugs will be dispensed when a generic drug equivalent is available. Health Net will cover brand-name drugs that have generic equivalents only when the brand-name drug is medically necessary and the physician obtains prior authorization from Health Net, subject to copayment requirements described in the member’s Schedule of Benefits.

This is merely a brief summary of benefits. It does not include all covered services, limitations or exclusions. Please refer to the *Evidence of Coverage* for all terms and conditions of coverage.

Nondiscrimination Notice

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