



Prescription Drug Coverage 2024

Mayo Medical Plan Participants and Their Covered Dependents





About This Guide

This guide provides an overview of prescription drug coverage under your Mayo Medical Plan, information about Mayo Clinic and Mayo Clinic Health System outpatient pharmacies and the Alluma pharmacy network (powered by Express Scripts), as well as examples of cost-sharing amounts.

Mayo prescription drug coverage is available to enrolled members under the following Mayo Medical Plan options:

- Mayo Premier
- Mayo Select
- Mayo Custom

This brochure will help you understand your pharmacy coverage and how to obtain the most appropriate and cost-effective coverage for your ongoing or occasional pharmacy needs.

NOTE: This brochure provides an overview of prescription drug coverage and is not intended to provide full details about plan benefits. If there is a conflict with this information and an official plan document, the official plan document is controlling. For a complete description of benefits, exclusions and limitations, refer to the Benefits Booklet available online. Search "Summary Plan Description" on HR Connect for more detailed information and a list of each plan option's benefit limitations and exclusions. Or, sign in to your account at [Medica.com/SignIn](https://medica.com/signin) to access a copy of the Benefits Booklet.

Table of contents

Prescription Drug Coverage 3

- 3 About Plan Coverage:
What's covered under your prescription plan?
- 4 Your Benefits and Cost-Sharing Amounts:
How your payments will be calculated
- 7 Online Member Services:
Online tools for managing your medication needs

Pharmacy Services 8

- 8 Mayo Clinic Pharmacy Mail Service:
Convenient service that ships your meds for free
- 10 Specialty Pharmaceuticals:
Medications for patients with certain complex or chronic health conditions.
- 10 Pharmacy Outpatient Services:
Services available at Mayo Clinic and Mayo Clinic Health System outpatient pharmacies
- 10 Alluma Pharmacy Network:
Save when you stay in-network
- 12 Outpatient Pharmacy Locations:
A list of Mayo Clinic and Mayo Clinic Health System pharmacies
- 14 Glossary:
Definitions to help you navigate

Prescription Drug Coverage

Prescription drug coverage is a significant component of your Mayo Medical Plan and is designed to assist you in paying for drugs prescribed by your health care provider.

About Plan Coverage

You manage your health care resources and the choices you make influence your costs and the costs to the Plan. Learn more about the medication options available to you and always discuss possible medication choices with your health care provider.

UNDERSTAND HOW EACH MEDICAL PLAN OPTION COVERS PRESCRIPTION DRUG COSTS

At Mayo Clinic, all medical plan options include a prescription plan benefit, which you receive without incurring an additional premium charge. There are some differences among the medical plan options, so carefully review plan information. Under Mayo Premier and Mayo Select, you will pay a copayment for selected products and coinsurance for all other covered medications. Under Mayo Custom, you will pay a deductible for all services, including prescription drugs, and when your deductible is met, you will pay coinsurance for covered medications.

ALLUMA™

Pharmacy benefits are administered for the Mayo Medical Plan by Alluma. Mayo Clinic provides clinically focused, evidence-based pharmaceutical formulary and medication management to other self-insured health plans and members of the Mayo Medical Plan through Alluma, a collaboration with Vizient®. Vizient is the nation's only member-owned performance improvement company, serving not-for-profit health care organizations with a patient-focused, physician-led approach to practicing medicine. Alluma works with a vendor called Express Scripts® to provide certain services, such as the national pharmacy network and electronic claims adjudication.

THE AMOUNT YOU PAY WILL DEPEND ON THE PHARMACY YOU USE TO FILL YOUR PRESCRIPTION AND THE FORMULARY STATUS OF THE MEDICATION

- The Mayo Clinic Pharmacy Mail Service generally gives you the highest benefit level and is appropriate for long-term maintenance medications.
- Mayo Clinic and Mayo Clinic Health System outpatient pharmacies generally give you a higher benefit level than other network pharmacies outside of Mayo.
- The Mayo Medical Plan contracts with Alluma to provide access to up to 64,000 pharmacies across the country. To locate a pharmacy in the network, use the online pharmacy search tool, available when you sign in to your account at [Medica.com/SignIn](https://medica.com/signin). To learn more, review the [Online Member Services](#) section of this guide.
- Prescriptions filled at pharmacies outside the Mayo Clinic or Alluma networks are not covered, except in emergency situations.

YOUR PRESCRIPTION DRUG COVERAGE USES THE ALLUMA CARE FORMULARY IN DETERMINING PRESCRIPTION DRUG COVERAGE

- The Alluma Care Formulary is based on an approved list of drugs recommended for use throughout Mayo Clinic and Mayo Clinic Health System.
- Prescriptions for medications listed on Tier 3 of the Alluma Care Formulary will have the highest coinsurance regardless of the pharmacy you use.
- The Mayo Clinic Pharmaceutical Formulary Subcommittee may add, delete or change medications on the formulary at any time.

You can access a PDF of the Alluma Care Formulary by visiting the **Members** tab at [Allumaco.com](https://allumaco.com). The posted formulary is updated quarterly.

Note: Drugs you receive during an inpatient hospital stay or during an outpatient procedure are covered under the medical services portion of your Mayo Medical Plan rather than the prescription drug coverage portion. Take-home drugs or drugs that are prescribed for you to pick up when leaving the hospital may be covered under your prescription drug coverage.

Your Benefits and Cost-Sharing Amounts

Your prescription payment amount is based on the pharmacy you use to fill your prescription and the formulary status of the medication prescribed. The following table shows how your payments for prescriptions will be calculated.

| Prescription Drug Coverage | MAYO PREMIER/MAYO SELECT* | | | MAYO CUSTOM* | | |
|---|---|---|--|---|--|--|
| | Mayo Clinic Mail Service (up to 90-day supply) | Mayo Clinic Outpatient Pharmacy (up to 90-day supply except where indicated) | Alluma Network Pharmacy (up to 34-day supply) | Mayo Clinic Mail Service (up to 90-day supply) | Mayo Clinic Outpatient Pharmacy (up to 90-day supply) | Alluma Network Pharmacy (up to 34-day supply) |
| Formulary generic (Tier 1) | \$10 maximum | \$10 maximum up to 34-day supply | \$10 maximum | 5% | 10% | 25% |
| Formulary preferred brand or injectable drug (Tier 2) | 25% (\$25 minimum) | 30% (\$25 minimum) | 40% (\$25 minimum) | 25% | 30% | 40% |
| Formulary non-preferred drug (Tier 3)** | 50% (\$25 minimum) | 50% (\$25 minimum) | 60% (\$25 minimum) | 50% | 50% | 60% |
| Deductible | None | | | Combined with medical deductible | | |
| Annual out-of-pocket maximum | Combined with medical out-of-pocket maximum | | | | | |

* Certain specialty prescriptions are covered under the Plan only when filled by a Mayo Clinic Specialty Pharmacy, Mayo Clinic Pharmacy Mail Service, or a Mayo Clinic or Mayo Clinic Health System outpatient pharmacy.

** Formulary non-preferred (Tier 3) prescriptions do not apply to the Mayo Premier or Mayo Select plans' out-of-pocket maximums.

PLEASE NOTE:

- If you or your prescriber request a brand name product when a generic product is available, you will be responsible for the difference in the cost of the brand name vs. the generic, plus the generic copayment or coinsurance (this is the brand penalty).
- Under Mayo Premier and Mayo Select your payments for non-preferred drugs (Tier 3), fertility drugs or brand name drugs that have generic equivalents (brand penalty) do not apply to your annual out-of-pocket maximum.
- Under Mayo Custom, if you or your prescriber request a brand name product when a generic product is available, you will be responsible for the difference in the cost of the brand name vs. the generic, in addition to the unmet deductible, if any, and the generic coinsurance. The difference in the cost between the brand and the available generic is not a covered benefit (brand penalty) so the amount that exceeds the generic cost will not apply to your deductible or out-of-pocket maximum.
- Some drugs are subject to quantity limits.
- Some drugs are subject to prior authorization.
- When certain drugs are dispensed by cycles rather than days, you will receive coverage for one cycle when up to a 34-day supply is indicated, or three cycles when up to a 90-day supply is indicated (e.g., most oral contraceptives or cancer treatment).
- You will receive a maximum benefit by having prescriptions for most maintenance medications filled with a 90-day supply through the Mayo Clinic Pharmacy Mail Service. Prescriptions for medications that are needed immediately and/or for a one time treatment (such as a pain medication, or an antibiotic for an infection) should be filled at your nearest Mayo Clinic, Mayo Clinic Health System or Alluma network pharmacy location.
- The Mayo Medical Plan requires that 75 percent of your prescription is used before your prescription will be covered for refill. For example, when filling a 90-day supply of medication, your refill can be ordered once you have 23 days of medication remaining (67 days after your last refill). If you have a 34-day supply, a refill can be ordered once you have 8 days of medication remaining (26 days after your last refill).

PRESCRIPTION MEDICATIONS EXCLUDED FROM COVERAGE

Some medications are not covered and you are responsible for paying the full price of these items. Examples include over-the-counter drugs, medications excluded by the Alluma Care Formulary due to high cost or questionable effectiveness, medications classified as cosmetic (for example, to control certain types of baldness or skin wrinkles) and nutritional supplements. In addition, prescriptions filled at pharmacies outside the Mayo Clinic, Mayo Clinic Health System or Alluma network will not be covered except in emergency situations.

PRESCRIPTION DRUGS WITH QUANTITY LIMITS

A number of prescription drugs have quantity limits over a defined period of time, such as 90 days, 30 days, yearly, or per fill. Prescriptions that are issued over the specified quantity limits are not covered and the costs do not apply toward out-of-pocket maximums. Selected high-priced specialty medications also have quantity limits in place. Some common examples include cancer treatments and nicotine replacement therapy. You can access a PDF of the Alluma Care Formulary showing medications with a quantity limit (QL) by visiting the **Members** tab at [Allumaco.com](https://www.allumaco.com).

DRUGS WITH A LIFETIME LIMIT

Medications used to treat certain conditions may be subject to a lifetime coverage limit. An example is medications used to treat obesity. The Plan offers coverage for weight loss medications up to a limit of \$20,000 per lifetime. You will pay standard cost-sharing amounts up to the limit, and 100% after the limit is reached.

DRUGS COVERED UNDER THE AFFORDABLE CARE ACT

Some prescription and over-the-counter medications used for prevention are covered at no cost to you. Examples include generic bowel preps for colonoscopy, statins for patients at high risk for a cardiovascular event, smoking cessation therapy (up to 180 days' supply every calendar year), immunizations, drugs used to prevent infection with HIV, drugs used to prevent breast cancer, fluoride supplements and formulary generic contraceptives. Limitations to coverage may exist, such as age. You can look up the details of preventative coverage in the Benefits Booklet.

PRESCRIPTION MEDICATIONS REQUIRING PRIOR AUTHORIZATION

Some medications require prior authorization in order to be covered by the Plan.

Common examples include:

- Certain medications for diabetes
- Cystic fibrosis medications
- Growth hormones
- Medications to treat rare diseases
- Most intravenous drugs
- Multiple sclerosis agents
- Oral cancer medications
- Self-injected biologic medications
- Specialty medications
- Statin and HIV medications prescribed as primary preventive care and covered 100% by the Plan
- Weight loss drugs
- When a prescriber requests a supply in excess of the allowed quantity limit

For more information on prior authorization requirements, please refer to the online Benefits Booklet or review the formulary PDF showing medications requiring prior authorization (PA) by visiting the **Members** tab at [Allumaco.com](https://www.allumaco.com). If you have any questions about quantity limits, prior authorization or your prescription benefits, please call Alluma Customer Service at (877) 239-7159.

ABOUT GENERIC MEDICATIONS

When a brand name medicine is available in generic form, pharmacies in many states are required to fill your prescription with the generic equivalent. The determination of a drug classification as brand name versus generic is made by two external organizations called First Data Bank and Medispan. Occasionally, these organizations may classify a generic drug as a branded product. If you or your physician request the pharmacy to fill your prescription with the brand name medicine, you pay the difference in cost between the generic and brand name (brand penalty), plus the applicable generic copayment or coinsurance. Generic drugs generally fall into Tier 1 of your pharmacy benefit.

You should ask your provider to prescribe a generic drug if one is available and acceptable for you to use. You also should discuss medication alternatives with your provider and your

pharmacist (before he or she fills your prescription). Generic medications offer a safe and effective alternative to higher cost brand name products.

If your health care provider writes “DAW” (dispense as written) on your prescription, you should discuss the reasons with the provider. Generally, when DAW is written on a prescription for a brand name drug that has an FDA A-rated generic equivalent, it will cost you considerably more to fill the prescription.

TO RECEIVE REIMBURSEMENT AFTER FILLING A PRESCRIPTION WITHOUT YOUR MEMBER ID CARD

You may need to file a claim for reimbursement after filling a prescription without your member ID card (for example, after filling a prescription in an emergency situation). You can access the Prescription Reimbursement Request Form at [Allumaco.com](https://www.allumaco.com) under the **Members** tab. Complete the form, attach copies of the prescription receipt(s) and mail the claim form to the address listed on the form. You may also file a claim electronically after signing in to [Medica.com/SignIn](https://www.medicacom/signin). The reimbursement you receive may be reduced to the amount the plan would have paid for a claim processed electronically.

PAYING YOUR COST-SHARING AMOUNTS WITH YOUR FLEXIBLE SPENDING ACCOUNT OR HEALTH SAVINGS ACCOUNT

Mayo Premier and Mayo Select: A Health Care Flexible Spending Account (FSA) is available to help you manage your health care expenses, including out-of-pocket costs for prescription drugs and eligible over-the-counter products. This account allows you to set aside pre-tax dollars from your paycheck to pay for health care expenses you incur. When you enroll in a Health Care FSA, you will receive a Visa debit card tied to your account, which you can use to pay for eligible health care expenses. For more information on enrolling in a Health Care FSA, refer to your Plan Document and Benefits Booklet for the Health Care FSA. Note: Health Care FSAs are not available for members of Mayo Custom.

Mayo Custom: A Health Savings Account (HSA) is available to help you manage your health care expenses, including out-of-pocket costs for medications. IRS guidelines outline eligibility requirements for participating in a HSA. If you enroll in Mayo Custom, you can contribute to the account with pre-tax dollars. For more information on enrolling in an HSA, please refer to your Plan Document and Benefits Booklet for the HSA.

Online Member Services

ALLUMA MEMBER PORTAL

A variety of tools are available online to help you manage your medication needs. To access these tools, sign in to your account at [Medicare.com/SignIn](https://www.medicare.com/signin) and select **Medications**. You will need to register if this is your first visit.

You can access your prescription history, calculate your cost at different pharmacies, view the formulary status of a medication, access your claim history, and more.

- 1 **Price a Medication:** Learn about prices at different pharmacies
- 2 **Locate a Pharmacy:** Find in-network pharmacies in your area
- 3 **Prescription Claims:** Review prescription claims or submit a new claim
- 4 **Prior Authorizations:** Learn about the status of a prior authorization request submitted by your provider
- 5 **Manage Account Access:** Share access to your account with other family members if desired
- 6 **Communication Preferences:** Update your address, privacy permissions and select your preferred communication method

MOBILE APP

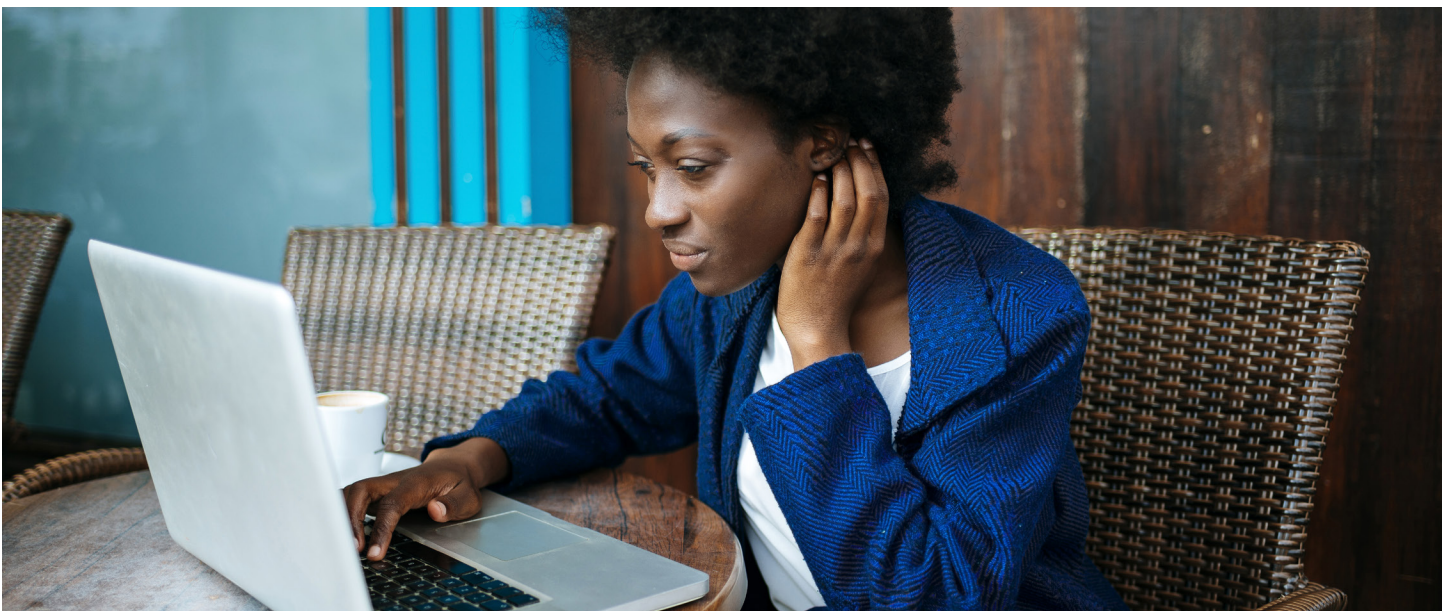
Alluma offers a mobile app to help when you are on the go. You can download the Express Scripts app in the Apple App Store or Google Play.

In the mobile app you can:

- View your medication list and the number of days' supply you have on hand
- Set up reminders to take your medicine
- Find a Pharmacy
- Price a Medication

PATIENT ONLINE SERVICES AND MAYO CLINIC APP

[Patient Online Services](#) is a secure and convenient way to access your health information and connect with your care team. Patient Online Services is available anytime by downloading the Mayo Clinic App. You can request refills for your prescriptions at Mayo Clinic pharmacies by logging in to your Patient Online Services account and selecting **Medications & Refills**.



Pharmacy Services

Mayo Clinic Pharmacy Mail Service

Mayo Clinic Pharmacy offers home delivery for prescription drugs. You pay your cost-sharing amount with a credit/debit card and your prescription is mailed to your home. Mail service offers you the most convenient service and is most appropriate for maintenance prescription drugs. Prescriptions for medications that are needed immediately and/or for a one-time treatment (such as a pain medication or an antibiotic for an infection) should be filled at your nearest Mayo Clinic, Mayo Clinic Health System, or Alluma network pharmacy location.

You are encouraged to take advantage of this convenient service for your maintenance prescriptions for long-term

therapies used to treat chronic conditions. You may fill up to a 90-day supply of most medications. To sign up for Mayo Clinic Pharmacy Mail Service, complete the Pharmacy Mail Service Registration Form, including your preferred billing and shipping information.

You can access the Pharmacy Mail Service Registration Form by going to the [Mayo Clinic Pharmacy page](#) and selecting the form under the **Helpful Forms** section at the bottom of the page. The registration form is also available online at [Allumaco.com](https://www.allumaco.com) on the **Members** tab under Forms.

IMPORTANT TERMS OF MAYO CLINIC PHARMACY MAIL SERVICE

- Allow 7-10 business days for delivery. Incomplete billing or shipping information, or the need for a refill authorization from your provider may cause delivery to be delayed beyond 10 days.
- No shipping or handling charges apply to orders shipped via U.S. Mail. Overnight shipping may be available; extra charges may apply. Please call Mayo Clinic Pharmacy at 1-800-445-6326 for more detailed information.
- If you have a Pharmacy Mail Service Registration Form on file with the Mayo Clinic Pharmacy, new prescriptions received from your provider will be automatically processed and shipped according to the information on your registration form.
- When a prescription medication is available as a generic, the generic will be dispensed unless otherwise designated by the prescriber. Some medications are available only as a brand name.
- By law, Mayo Clinic Pharmacy cannot accept returns of medications.
- You must have a valid credit card on file with Mayo Clinic Pharmacy (VISA, MasterCard, Discover or American Express only).
- New prescriptions or authorization for additional refills that are faxed to the pharmacy must be sent by the prescriber and cannot be faxed by the patient.



NEW MAIL SERVICE PRESCRIPTIONS

New mail order prescriptions may be ordered by mailing the prescription along with a Pharmacy Mail Service Registration Form to the address listed on the form.

If you have previously registered and filled a prescription with the Mayo Clinic Pharmacy Mail Service, you can ask your provider to submit your prescription to the Mayo Clinic Pharmacy Mail Service directly.

Refills of mail order prescriptions may be ordered by:

- Logging in to your Mayo Clinic [Patient Online Services](#) account and selecting **Medications & Refills**.
- Visiting refill.mayoclinic.org, selecting **Refill** to sign in to Patient Online Services and placing your refill order.
- Calling the Mayo Clinic Pharmacy refill line at **1-800-445-6326** and selecting the mail order option.

To transfer a prescription to the Mayo Clinic Pharmacy Mail Service, complete and submit the Mail Service Prescription Transfer Request form available online at refill.mayoclinic.org under **Helpful Forms** or Allumaco.com under the **Members** tab. You may need to provide a new prescription for a 90-day supply from your prescriber.

When your prescription order is placed, the appropriate cost-sharing amount will be charged to your credit/debit card (no shipping or handling fees apply for standard mailing). The refill will be mailed directly to your home via the U.S. Postal Service in 7 to 10 business days. Incomplete registration information or changes to an order after submission may cause prescription delivery to be delayed beyond 10 business days.

Specialty Pharmaceuticals

Mayo Clinic Specialty Pharmacy offers pharmacy services to patients with certain complex or chronic health conditions that require costly drug therapies. The Mayo Clinic Specialty Pharmacy provides quality, competitively priced medications and supplies and is uniquely staffed and equipped with skilled professionals to clinically manage patients on complex medications.

Employees and eligible family members enrolled in a Mayo Medical Plan who receive a specialty medication must fill their prescriptions at the Mayo Clinic Specialty Pharmacy, or at a Mayo Clinic or Mayo Clinic Health System outpatient pharmacy for coverage. A list of Specialty medications available at the Mayo Clinic Specialty pharmacy is available at refill.mayoclinic.org/specialty-pharmacy.

When you receive specialty prescriptions from the Mayo Clinic Specialty Pharmacy:

- Your coinsurance rate is determined by the Tier (1, 2, or 3) assigned on the Alluma Care Formulary.
- Business hours are Monday through Friday, 8 a.m. to 6 p.m., CT. Pharmacists are available 24/7 on-call for urgent matters related to specialty medication therapy.
- Consultations are available to help you enhance your medication therapy, manage side effects and discuss drug interactions.

- A staff member is available to coordinate all ancillary supplies that you may need.
- The pharmacy will work with you and your prescriber to determine when your next dose is due and arrange for shipping of your medications at no charge to you.

If you are taking a specialty medication and are eligible to receive these services, please contact the Mayo Clinic Specialty Pharmacy at **1-800-337-3736** (toll-free) and speak with a service representative. During the call, the service representative will help you set up a profile in the system and you may be asked a series of questions tailored to your disease and medication to help better manage your therapy. Your highest level of benefit will be to fill specialty prescriptions through the Mayo Clinic Specialty Pharmacy, or at a Mayo Clinic outpatient pharmacy, with no coverage for specialty medications at other network pharmacies, except when the medication is not available through a Mayo Clinic pharmacy.**

**Mayo Clinic/Mayo Clinic Health System outpatient pharmacies may not have access to all drugs listed on the Mayo Clinic Formulary. If a specialty medication must be dispensed through an alternative Specialty Pharmacy, this will be allowed.

To learn more, contact the Mayo Clinic Specialty Pharmacy or visit refill.mayoclinic.org/specialty-pharmacy.

Pharmacy Outpatient Services (Mayo Clinic and Mayo Clinic Health System)

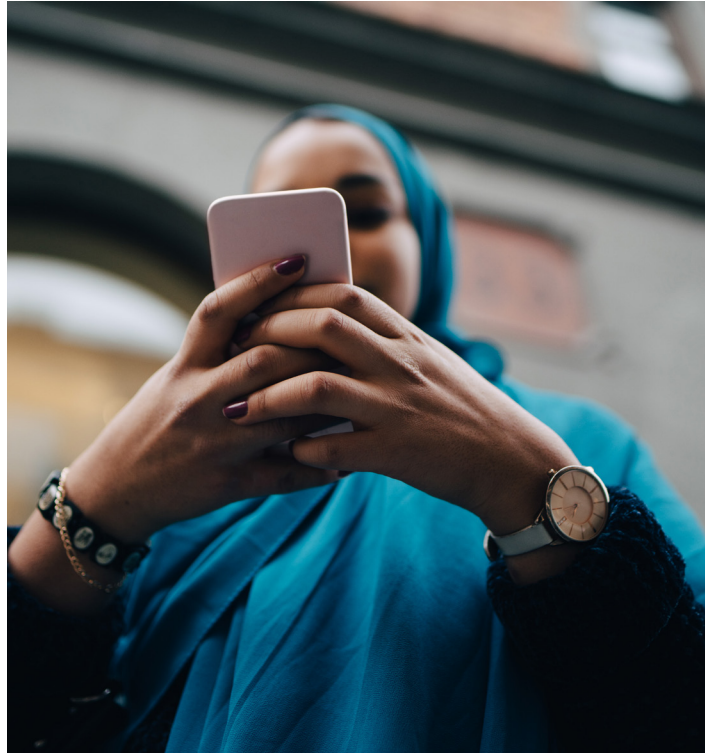
Outpatient pharmacy services are available at Mayo Clinic and Mayo Clinic Health System sites. Plan members are encouraged to fill prescriptions at any Mayo Clinic or Mayo Clinic Health System outpatient pharmacy.

New outpatient prescriptions may be filled at any Mayo Clinic or Mayo Clinic Health System outpatient pharmacy.

Refills of Mayo Clinic Outpatient Pharmacy prescriptions may be ordered by:

- Logging in to your Mayo Clinic [Patient Online Services](#) account and selecting **Medications and Refills**.
- Visiting refill.mayoclinic.org, selecting **Refill** to sign in to Patient Online Services and placing your refill order.
- Calling the Mayo Clinic Pharmacy phone number listed on the prescription label.

Prescriptions can be sent electronically from your provider's office or can be presented by you to a pharmacy staff member at the service window. You can choose to wait for your prescription to be filled or can stop back at your convenience to pick up your medication. A pharmacist is always available to speak with you about your medication and answer your questions.



Alluma Pharmacy Network

You are encouraged to use a Mayo Clinic or Mayo Clinic Health System outpatient pharmacy whenever possible. When you fill a prescription at a pharmacy outside of Mayo Clinic or Mayo Clinic Health System, be sure to ask the pharmacist if the pharmacy participates in the Alluma network and present your medical plan ID card. If you fill a prescription at a pharmacy that is not a participating pharmacy, your prescription costs will not be covered. However, if you need a prescription drug in an emergency situation, you can fill the prescription at an

out-of-network pharmacy, pay for the prescription and then complete and submit the Prescription Reimbursement Request Form, found at Allumaco.com under the **Members** tab. You may also file a claim electronically after signing in to Medica.com/SignIn.

To find a participating Alluma network pharmacy, use the **Find a Pharmacy** tool, available at Medica.com/SignIn or in the mobile app.

Mayo Clinic Outpatient Pharmacy Locations

For addresses, hours, and information about ordering online refills, go to refill.mayoclinic.org/pharmacy-locations

ROCHESTER

Mayo Subway

507-284-2021
200 First Street SW
Rochester, MN 55905

Baldwin Building

507-284-8880
221 Fourth Avenue SW
Rochester, MN 55905

Northeast Clinic

507-538-8550
3041 Stonehedge Drive NE
Rochester, MN 55906

Mary Brigh

507-255-5731
1216 Second Street SW
Rochester, MN 55902

Eisenberg Building

507-266-7416
201 West Center Street
Rochester, MN 55902

Northwest Clinic

507-266-0966
4111 Highway 52 North
Rochester, MN 55901

ARIZONA

Mayo Clinic Building Scottsdale Outpatient Pharmacy

480-342-1500
13400 East Shea Boulevard
Scottsdale, AZ 85259

Mayo Clinic Hospital Outpatient Pharmacy

480-342-1500
5777 East Mayo Boulevard
Phoenix, AZ 85054

Mayo Clinic Building Phoenix Outpatient Pharmacy

480-342-1500
5881 E Mayo Boulevard, #1-304
Phoenix, AZ 85054

FLORIDA

Mayo Clinic

904-953-2021
Davis Building
4500 San Pablo Road
Jacksonville, FL 32224

Mayo Clinic Health System Outpatient Pharmacy Locations

For addresses, hours, and information about ordering online refills, go to refill.mayoclinic.org/pharmacy-locations

MINNESOTA

Mayo Clinic Health System

Albert Lea

507-373-7952
404 West Fountain Street
Albert Lea, MN 56007

Mayo Clinic Health System

Cannon Falls

507-263-9825
32021 County Boulevard Suite 1716
Cannon Falls, MN 55009

Mayo Clinic Health System

Austin

507-434-1422
1000 First Drive NW
Austin, MN 55912

Mayo Clinic Health System

Red Wing

651-267-5785
701 Hewitt Boulevard Suite 2116
Red Wing, MN 55066

WISCONSIN

Mayo Clinic Health System

Barron

715-537-2100
1222 East Woodland Avenue
Barron, WI 54812

Mayo Clinic Health System

Holmen

608-526-1526
1303 S Main Street
Holmen, WI 54636

Mayo Clinic Health System

Osseo

715-597-3166
13025 8th Street
Osseo, WI 54758

Mayo Clinic Health System Eau Claire, Clairemont Campus

715-838-5000
733 W. Clairemont Avenue
Eau Claire, WI 54701

Mayo Clinic Health System La Crosse

608-392-9855
800 West Avenue S
La Crosse, WI 54601

Mayo Clinic Health System Menomonie

715-233-7500
2321 Stout Road
Menomonie, WI 54751

Mayo Clinic Health System Eau Claire, Luther Campus

715-838-6000
1400 Bellinger Street
Eau Claire, WI 54703

Mayo Clinic Health System

Onalaska

608-392-5009
191 Theater Road
Onalaska, WI 54650

Mayo Clinic Health System Westgate

715-838-5856
1707 Westgate Road
Eau Claire, WI 54703

Glossary

Brand name drug A patent-protected prescription drug. Formulary brand name drugs and some single source generics are covered on Tier 2 of the Alluma Care Formulary.

Coinsurance A percentage of the total cost of a prescription drug that you pay.

Copayment A maximum fixed amount you pay each time you fill a prescription for a generic drug (applies to Mayo Premier and Mayo Select only).

Deductible The aggregate amount for certain covered services that are your responsibility each coverage year before Mayo Medical Plan will begin to pay for covered services.

Dispense as written (DAW) A health care provider's notation on a written or oral prescription that signifies that the prescriber prefers no generic substitutions be made to the drug prescribed.

First Data Bank/Medispan Independent organizations that publish drug prices and determine whether prescription drugs are designated generic or brand name products within the Mayo Medical Plan.

Food and Drug Administration (FDA) A government agency that regulates standards related to prescription medications. The FDA approves new drug products and generic drug products and enforces quality drug manufacturing processes in the pharmaceutical industry.

Generic drug A prescription drug whose patent has expired and is usually manufactured by several pharmaceutical companies. FDA A- or AB-rated generic drugs contain the same active ingredient as the brand name product, are manufactured under the same FDA standards and are considered equivalent in all respects to the brand name product. Formulary generic drugs are generally included in Tier 1 of the Mayo Medical Plan.

Health Care Flexible Spending Account (FSA) A special account where you can contribute pre-tax dollars from your paycheck to cover eligible health care expenses not covered by your Mayo Medical Plan.

Health Savings Account (HSA) A savings account funded by you with pre-tax dollars. This money can be used to pay for both current and future eligible health care expenses. There is a 20 percent penalty for using an HSA for non-eligible expenses. For additional details on HSAs, view your HSA Plan Document and Benefits Booklet.

Formulary An approved, continually updated list of covered medications. The Alluma Care Formulary is developed by the Mayo Clinic Pharmaceutical Formulary Subcommittee. Mayo Medical Plan prescription drug coverage is based on the Alluma Care Formulary.

Mayo Clinic Pharmaceutical Formulary Subcommittee A committee comprised of medical and pharmacy experts from the Mayo Clinic who review medications for inclusion on the Alluma Care Formulary. The committee determines whether Prior Authorization, Step Therapy or Quantity Limits will apply, and recommends criteria for approval of coverage, based on scientific evidence. Medications are evaluated based on safety, effectiveness and value.

Maximum allowable cost (MAC) The maximum price that Alluma will pay for a generic prescription medication.

Network pharmacy Any pharmacy that is a participating pharmacy with Alluma. Network pharmacies include Mayo Clinic and Mayo Clinic Health System pharmacies, and all other pharmacies in the Alluma network.

Non-Preferred drug A prescription drug that has been added to Tier 3 of the Alluma Care Formulary.

Express Scripts A pharmacy benefit management company that Alluma contracts with to perform electronic claims processing and manage a pharmacy network of up to 64,000 pharmacies.

Out-of-pocket expenses Health care expenses that are paid by you, not the health plan (for example, copayments, coinsurance, deductibles).

Over-the-counter drug (OTC) A drug that can be purchased without a prescription.

Prior authorization Authorization for coverage for selected medications, which must be obtained before the medication may be dispensed by a pharmacy.

Benefits Booklet The document explaining your plan benefits, limitations and exclusions.

Take-home drug A prescription written for you upon your discharge from a hospital.

If there are any inconsistencies between this document and the plan document, the plan document is the document that will be relied upon for plan administration and is the document that governs the benefits available.

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mayoclinic.org

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or by calling us at (877) 239-7159.

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