

CDHP DRUG COVERAGE FAQs

How do the Consumer-Directed Health Plans (CDHPs) work?

For additional details on how CDHP plans work, please see [CDHP Resources](#).

How will my prescription medications be covered under a CDHP?

Prescription medications covered under a CDHP count toward your deductible. This means you pay the full negotiated retail price (at network pharmacies) until the deductible amount is reached. However, certain *Health Care Reform* and *CDHP Preventive Medications* are covered before you meet your deductible.

How do I know if my prescription is a *Health Care Reform Medication*?

The Caterpillar health care plan follows the U.S. Preventive Services Task Force Grade A and B recommendations. Preventive services that meet these guidelines are covered at 100%. For more information [click here](#).

How do I know if my prescription is a *CDHP Preventive Medication*?

If your medication is listed on the Caterpillar [CDHP Preventive Drug List](#), you pay the in-network* co-pay or co-insurance amount, whether or not your deductible has been met.

(*Use of an in-network pharmacy is required)

When am I responsible for the full cost of my prescription medication under a CDHP?

If you enroll in a CDHP, you must pay the full cost of covered non-preventive medications until you meet your deductible. "Full cost" refers to the negotiated rates Caterpillar has with in-network pharmacies. If you use an out-of-network pharmacy, you will be subject to that pharmacy's prices, and you won't get the Caterpillar negotiated rate.

Once your deductible has been met, you will pay the applicable copay or co-insurance amount.

How can I find out the costs of prescription drugs?

Prescription drug costs can fluctuate. To find out the cost of your medication(s), you can work with your pharmacist, contact [Magellan Rx](#) or use the [Magellan Rx Member Portal](#) tool to view your claims history including cost.

How do my Prescription Medications apply to my maximum out-of-pocket?

The cost of prescription drugs purchased at an In-Network pharmacy will apply toward your maximum out-of-pocket. ***The cost of prescription drugs purchased at an out-of-network pharmacy do NOT apply toward your maximum out-of-pocket.***