Getting To Know Your Aetna Prescription Drug Plan

As with any prescription drug plan, it’s important to learn which drugs are covered and which coverage requirements apply.

Covered Medications

Our Preferred Drug List — also called a “formulary” — offers you and your doctor a choice of quality, cost-effective, FDA-approved generic and brand-name medications. These drugs were selected with input from a variety of health care specialists.

Your prescription drug benefits are based on an “open formulary.” This means that your plan covers brand-name and generic medications on Aetna’s Preferred Drug List, as well as many others that are not listed. It is also possible that you will have a lower copayment for drugs on the Preferred Drug List. You can view our most up-to-date Preferred Drug List and learn about medication alternatives by visiting www.aetna.com/formulary. If you are already an Aetna member, you can view your plan-specific information on the Aetna Navigator™ secure member website at www.aetna.com.

Precertification and Step-Therapy*

Precertification helps encourage safe, cost-effective use of prescription drugs by requiring “prior authorization” from Aetna before the drug will be covered. For example, certain antibiotics, such as tetracycline, should be carefully prescribed to children age eight and under. Tetracycline can cause discoloration of children’s teeth.

Employers continue to be challenged by rising drug costs as they strive to provide quality, affordable drug benefits to their employees. Another way Aetna tries to encourage appropriate, cost-effective drug use is through a program called Step-Therapy.

With Step-Therapy, some drugs are covered by your benefits plan only after one or more “prerequisites,” clinically appropriate and cost-effective alternative drugs, are tried first — unless your doctor obtains a medical exception. These alternative medications, found on Aetna’s Step-Therapy List, are used to treat the same conditions as the drugs requiring Step-Therapy.

*If included in your plan. Precertification and Step-Therapy programs do not apply to members in Indiana. Step-Therapy is not available in New Jersey. In Texas, precertification approval is known as preservice utilization review and is not “verification” as defined by Texas law.
Over-the-Counter Drugs

Many medical conditions can be treated safely with drugs available over the counter. These medications have been approved by the FDA as safe and effective, and they often have the same active ingredients as an original prescription version. Always consult with your doctor before taking over-the-counter medications.

Your plan does not cover medications that have over-the-counter equivalents, including such remedies as Claritin® and Prilosec® 20 mg. Please ask your doctor if an over-the-counter medication is appropriate for you. It may help you save money!

Limitations and Exclusions

Drugs that are not covered under the standard prescription drug benefit program include but are not limited to: drugs used for the purpose of weight reduction (i.e., appetite suppressants), including the treatment of obesity □ over-the-counter medications □ nutritional supplements □ smoking cessation aids or drugs □ growth hormones □ prophylactic drugs for travel □ test agents and devices, excluding diabetic test agents □ performance, athletic performance, or lifestyle enhancement drugs and supplies □ cosmetics or any drugs used for cosmetic purposes or to promote hair growth, including health and beauty aids □ replacement for lost or stolen prescriptions.

For a complete listing of medications not covered by your prescription drug benefits program, refer to your plan documents after enrollment.

Find Out More

For additional information about your benefits, claims, the Preferred Drug List, prescription medication cost estimates, and more, register on the Aetna Navigator™ secure member website at www.aetna.com. You can also refer to your summary of benefits or call us at the toll-free number on your Aetna member ID card.

We'll be happy to help!
Log onto www.aetnapharmacy.com today to learn about hundreds of prescription medications, possible side-effects, potential drug interactions, generic substitutions, tips on how to save money, drug safety, and more.