



WELCOME TO
YOUR JUDI RX
PHARMACY BENEFITS!



WELCOME TO JUDI RX

Thank you for being a valued Judi Rx member. When it comes to your health, we are with you every step of the way. Our top-tier services and resources are available to help you make the most informed decisions for you and your family.

If you are prescribed a 90-day prescription for maintenance medications (e.g. long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol), you can fill your prescription at retail pharmacies or through mail service.

Please review your member booklet to learn more about your pharmacy benefits. If you have questions, please reference the back cover for who to contact for support.

Thank you,
Judi Rx



GETTING FAMILIAR WITH PHARMACY BENEFITS

As a pharmacy benefit manager or PBM, our role is to oversee your prescription benefit plan. We work closely with your employer or health plan to offer the right balance of drug access and cost savings. The plan setup or features of your pharmacy benefit can impact where you can fill your prescriptions and your cost at the pharmacy.



WHAT FEATURES OF YOUR PHARMACY BENEFIT COULD IMPACT YOU?

Pharmacy Network: A pharmacy network is a group of pharmacies that we are contracted with to provide medication at a specific price. For a pharmacy to be part of our network, they must meet specific standards and go through a detailed review process. Each pharmacy in the network is reviewed on a recurring basis to ensure they consistently meet business standards. Different types of pharmacies can be included in a network. They are typically organized into channels called retail, mail order or specialty pharmacy. This part of your pharmacy benefit can affect your cost and drug access.

Copay or Coinsurance: A copay or coinsurance is a form of cost sharing between you and your employer or health plan. Copays are flat costs your pharmacy plan setup may have to determine what you pay for medications. Coinsurance also defines what you pay for medications, but it is calculated as a percentage rather than a flat cost.

GETTING FAMILIAR WITH PHARMACY BENEFITS

Deductible: A deductible is another form of cost sharing but defines the amount you must pay before your plan will pay for covered medications. A deductible can be combined with your medical costs and will count towards one total amount. If a plan setup has a separate prescription deductible, only drug costs will count towards this amount.

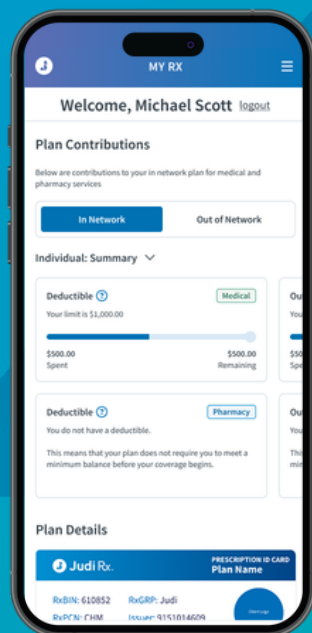
Maximum Out-of-Pocket (MOOP): A maximum out-of-pocket (MOOP) is the most you will pay for your covered medications each year. This typically includes your deductible, coinsurance, and copay amounts. How or what costs apply to your MOOP is specific to each plan setup.

***Please note:** Not all plans are set with these features. Please refer to your summary of benefits to review your plan in detail.*

WHAT RESOURCES ARE AVAILABLE TO HELP ME MANAGE MY PHARMACY BENEFIT?

To track progress with all applicable deductible or MOOP amounts, log into the member portal and view your 'Benefit Information'. The member portal can also help you estimate cost at a network pharmacy with our 'Find Best Price' tool. Use the 'Nearby Pharmacies' search to locate a pharmacy convenient for you.

Download the mobile app or visit <https://app.cap-rx.com/login> to view all resources available.



Simply put, a formulary is another name for a drug list. A formulary is a list of generic and brand-name drugs typically covered by your pharmacy benefit plan. The primary purpose of a formulary is to promote the most safe and effective use of medications while delivering value.

At Judi Rx, your health is our top priority. We prepare formularies to ensure that you have access to a robust offering that meets your needs and lowers your overall prescription drug cost.

Your pharmacy benefit covers many prescription drugs, but some exclusions may apply. If a drug is not covered, an alternative covered drug will be available.

WHAT ARE TERMS COMMONLY USED WHEN TALKING ABOUT FORMULARY?

Tier: Formularies are organized into categories called tiers. Each prescription drug is placed in a tier depending on the type of drug. Formularies are commonly divided into three tiers. Some plans may have more or less than three tiers, but how tiers are managed is the same.

***Please note:** Drugs that are newly approved by the Food and Drug Administration (FDA) may not be covered until they have been fully evaluated.*

What is a Prior Authorization (PA): Approval may be required before your pharmacy benefit plan will cover certain drugs. This process ensures you receive a prescription that is safe and the most cost effective. Once notified by the pharmacy, your healthcare provider will work with Judi Rx to complete paperwork to submit a prior authorization.

What is a Quantity Limit (QL): There is a limit on the maximum dosage or quantity for certain medications that are covered per prescription, or within a specific time frame. If you require a dose or quantity beyond what the limit allows, please work with your healthcare provider to submit a prior authorization for approval.

What is Step Therapy (ST): You may be required to try another medication (usually a generic) prior to starting the medication your healthcare provider prescribed (usually a brand). If a medication you are prescribed has a step therapy program in place, please discuss your options with your healthcare provider.

FORMULARY RESOURCES FOR YOU AND YOUR HEALTHCARE PROVIDER

To review if your medications have prior authorization, step therapy, and/or quantity limit requirements, log into the member portal and use the 'Lookup Formulary' tool.

Your healthcare provider can work with Judi Rx to complete paperwork needed for prior authorization requests. They can refer to <https://www.judi.health/capital-rx-prescribers> to download a fillable form and more.



FACTS ABOUT GENERIC DRUGS

- FDA requires generic drugs to have the same active ingredient, strength, dosage form, and route of administration as the brand-name drug.
- All manufacturing, packaging, and testing sites must pass the same quality standards as those of brand-name drugs.
- Generic drugs tend to cost less than their brand-name counterparts because they do not have to repeat clinical studies that were required of the brand-name drugs to demonstrate safety and effectiveness.



**AVERAGE GENERIC
DRUGS COST**

80–85%

less than brand-name
equivalents



9 in 10

**PRESCRIPTIONS
FILLED IN THE US**
are for generic drugs



GENERIC AND BRAND-NAME DRUGS HAVE THE SAME:

**Active
Ingredients**

Safety

Effectiveness

Strength

Quality

Benefits

OUR DIGITAL APP HAS ALL OF THE INFORMATION YOU WOULD EXPECT WITH ADDED FEATURES!

The Judi Rx suite of digital tools includes an online member portal and mobile app, giving you a personal advisor for your prescriptions in the palm of your hand.

Find low cost medications at a pharmacy near you

Find a pharmacy

View your claims history

Download a digital pharmacy ID card

View which medications are covered under your plan

Track how much money you have paid towards your out-of-pocket obligations

View and download member documents and plan forms

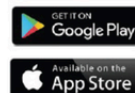


HOW TO REGISTER:

1. Visit app.cap-rx.com/register
2. Fill in your personal information and click **VALIDATE**
3. Complete credentials form and click **CREATE ACCOUNT**
4. Check your email and locate the verification code sent from Judi Rx
5. Enter the code provided to validate your email address

Registration is complete! You can now log in using the credentials established during registration!

**SCAN THE QR CODE TO
DOWNLOAD THE MOBILE APP.**



SAVING TIME AND MONEY ON YOUR PRESCRIPTIONS HAS NEVER BEEN EASIER.

Judi Rx and Bridged Health Alliance are working together to offer you affordable prescription medications delivered right to your home. If you are prescribed a 90-day prescription for maintenance medications, you can fill at Ridgeway Mail Order Pharmacy or with Costco Mail Order. Please reach out to your prescriber and update your mail order pharmacy provider to Ridgeway Pharmacy or Costco Mail Order.

Ridgeway Mail Order Pharmacy

2824 US Hwy 93 N

Victor, MT 59875

Phone: 800-630-3214

Fax: 406-642-6050

Hours: Monday-Friday 9:00am to 5:00pm MT

Online: <https://www.ridgewayrx.com/>

Getting started with Costco Mail Order:

Please reach out to your healthcare provider and update your mail order pharmacy provider to Costco.

Online: Go to rx.costco.com and create a patient profile.

Phone: Call Judi Rx and follow the prompts for medications delivered to your home to provide patient and payment information.

Choose one of the following options to request refills of current prescriptions or send new prescriptions to Costco Mail Order:

Mail: Go to rx.costco.com and access your patient account. Select refill prescriptions or new prescriptions. Follow the prompts to complete the request and mail your paper prescription to Costco Pharmacy, 6801 Seaway Blvd., Suite A-2, Everett, WA 98203.

E-prescribe: Have your prescriber electronically send your prescription to Costco Pharmacy, #1748, Zip Code 98203.

Fax: Have your healthcare provider fax your prescription to 1-877-258-9584. Faxed prescriptions may only be sent by a healthcare provider's office and must include patient information.

Costco Mail Order Customer Support is available Monday-Friday 8:00am to 10:00pm ET and Saturday 12:30pm-5:00pm ET.

MEET YOUR NEW SPECIALTY PHARMACY TEAM!

Costco Specialty Pharmacy provides a patient-centric model that drives improved clinical outcomes, positive experiences, and saves money. Our personalized and caring approach is designed to empower and inspire patients to choose healthy behaviors and live better.

Getting started with Costco Specialty:

Please reach out to your prescriber and update your specialty pharmacy provider to Costco Specialty Pharmacy.

- 1 Have your prescriber e-prescribe to Costco Specialty Pharmacy #1710, Zip Code 53717 or fax your prescription to 1-855-213-0125. Make sure your prescriber includes your contact information. If prior authorization is required, your prescriber may need to take extra steps to submit your prescription. To review more information related to prior authorizations, visit mycapitalrx.judi.health/ or call Judi Rx Customer Care.
- 2 A representative from Costco Specialty Pharmacy will call you to obtain more information and schedule your first delivery. Additionally, you may call Judi Rx Customer Care to confirm receipt of the prescription from the prescriber. When calling, please follow the prompts for specialty pharmacy.
- 3 Your prescription will arrive when and where you've requested.

Costco Specialty Pharmacy offers specialty services and programs to support your needs.

- Education and support programs to help manage your condition.
- Delivery to your home or another address within two days of ordering at no cost.
- Highly trained pharmacists and nurses available to answer any questions.
- Insurance specialists to help you get the most out of your benefits.
- Therapy-related ancillary medical supplies provided at no additional cost.

Note: You do not need a Costco membership to use Costco Pharmacy Services. Both members and non-members can purchase prescription medications at Costco pharmacies, whether in-store or online.

Specialty Pharmacy Customer Support is available Monday - Thursday 9:00am to 8:00pm ET and Friday 9:00am - 7:00pm ET. If you have an urgent request, support is available 24 hours a day, 7 days a week.

IMPORTANT REGULATORY INFORMATION

Judi Health protects your health information and complies with HIPAA standards. For more information, please visit www.judi.health/legal/privacy-policy.

Judi Health complies with all applicable laws including federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Judi Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Judi Health is pleased to offer the following language assistance services free of charge:

- Qualified interpreters
- Information that is written in other languages

If you need these services, please call the number on the back of your ID card. (TTY: 711)

If you believe Judi Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator by choosing one of the following methods:

- Mail: Judi Health LLC, Attn: Compliance Department, Civil Rights Coordinator, 111 Town Square Plaza, Suite 1238, PMB 87234, Jersey City, NJ 07310.
- Email: compliance@judihealth.com
- Phone: 1-833-583-4458 (TTY: 711) and follow the prompts for Legal and Compliance concerns

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by choosing one of the following methods:

- Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- Complaint forms available online at: <http://www.hhs.gov/ocr/office/file/index.html>
- Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201
- Phone: 1-800-368-1019, 800-537-7697 (TDD)

LANGUAGE SERVICES AVAILABLE

English:

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-832-2779 (TTY: 711)

Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-832-2779 (TTY: 711)

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-832-2779 (TTY: 711)

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-832-2779 (TTY: 711)

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-832-2779 (TTY: 711) 번으로 전화해 주십시오.

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-832-2779 (TTY: 711)

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-832-2779 (телетайп: 711)

Haitian Creole:

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-888-832-2779 (TTY: 711)

French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-832-2779 (ATS: 711)

Portuguese:

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-832-2779 (TTY: 711)

Polish:

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-832-2779 (TTY: 711)

Japanese:

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-832-2779 (TTY: 711) まで、お電話にてご連絡ください。

Italian:

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-832-2779 (TTY: 711)

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-832-2779 (TTY: 711)

Farsi:

توجه: اگر به زبانی غیر از زبان فارسی صحبت می‌کنید، خدمات پشتیبانی زبان به صورت رایگان در اختیار شما قرار می‌گیرد. با شماره تماس (تله‌تایپ: 711) 1-888-832-2779 بگیرید.

Arabic:

تنبيه: إذا كنت تتحدث لغة أخرى غير العربية، فإن خدمات المساعدة اللغوية تتوفر لك مجاناً. اتصل على الرقم 1-888-832-2779 (الهاتف النصي: 711).

MY MEDICATION LIST

 Medication Name and/or Dosage	 When Do I Take this Medication?	 Healthcare provider Name and Contact Information	 Pharmacy Name	 Mail	 Retail
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐



IF YOU HAVE ANY PROBLEMS WITH YOUR MEDICINE - DO NOT WAIT. TALK TO YOUR HEALTHCARE PROVIDER OR PHARMACIST RIGHT AWAY.

JUDI RX IS HERE TO SUPPORT YOU!

Our customer care representatives are available 24 hours a day, 7 days a week to answer any questions you may have about your prescription drug benefit plan.

Toll Free Number: 1-833-395-7211

Rx Bin: 610852

Rx PCN: CHM

Rx Group: JD383

If you don't know your member ID, please call Customer Care for support.

JUDI RX'S MEMBER PORTAL IS THE QUICKEST AND EASIEST WAY TO:



**Manage/View Your
Benefit Information**



**Access Your
Prescription History**



**Track Out-Of-
Pocket Spend**



**SCAN HERE TO VISIT OUR
WEBSITE AND ACCESS A
FULL SUITE OF MEMBER
RESOURCES**

ACCESS TO DIGITAL FORMS

- Download Digital Prescription Drug Claim Form
- Complete Authorized Representative Form
- View Patient Rights and Responsibilities
- Learn More with Frequently Asked Questions





Visit rx.judi.health
to learn more!