

YOUR PHARMACY BENEFITS



NAVITUS

Our business is **personal**



Welcome to Navitus

We understand that access to affordable medications can be life changing - and lifesaving. Our mission is to help members like you get the medications you need.

Once your pharmacy benefits are active, here's how you can make the most of them:

Provide your prescription card when you fill a medication.

This will ensure that your pharmacy benefits are processed seamlessly.

Use our member portal to access your benefits.

Find the nearest network pharmacies, cost of your medications, access your digital ID card, review plan details such as deductibles and out-of-pocket maximums and more. To get started, go to **memberportal.navitus.com**.

Still have questions?

As a Navitus member, you have peace of mind knowing that we are here to support your health journey. Our dedicated Customer Care team can help if you have questions about your pharmacy benefits. They will work to resolve any concerns quickly and can be reached at the number on the back page.

Saving Money on Your Prescriptions

One of the best ways to lower your prescription expenses is by choosing generic drugs. Generics are clinically identical and just as safe as their brand-name counterparts. They go through the same rigorous U.S. Food and Drug Administration (FDA) process as brand name drugs. To get started simply ask your prescriber if a generic is available for your prescription.

Your Pharmacy Benefits



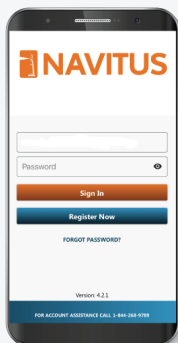
University Medical Center of El Paso

Effective Date
October 1, 2025

Benefit Type
3-Tier Pharmacy Benefit

Days' Supply Dispensed			
Participating Retail Pharmacy			Up to 30 Days
Specialty Pharmacy			Up to 30 Days
UMC Preferred Pharmacy			Up to 90 Days
Benefit Schedule			
Tier Level	Participating Retail Pharmacy	UMC Preferred Pharmacy	Applies to Out-of-Pocket Maximum
Tier 1	\$45 copay after \$100 deductible	\$10 copay after \$50 deductible	Yes
Tier 2	\$65 copay after \$100 deductible	\$30 copay after \$50 deductible	Yes
Tier 3	\$90 copay after \$100 deductible	\$60 copay after \$50 deductible	Yes
Specialty	Generics: Same as retail Brand: \$150 after \$50 deductible		Yes
Annual Rx Deductible			
Individual Deductible at Preferred UMC and Specialty Pharmacies			\$50
Individual Deductible at Retail Pharmacies			\$100
Annual Out-of-Pocket Maximum			
Individual Maximum			\$10,150
Family Maximum			\$20,300

Tier 1:	Usually includes generic medications
Tier 2:	Usually includes preferred brand-name medications
Tier 3:	Usually includes non-preferred brand-name medications



Check your benefit information anywhere and at anytime

Access your prescription benefits
with Navitus' mobile app.

To download, go to the App Store or
Google Play, or hover your phone's
camera over this QR code*.



* The QR code may identify your IP/device information. However, your personal
and health information is strictly confidential and will not be captured.

Contact Information

Customer Care

24 hours a day, 7 days a week
855-673-6504 711 (TTY)

Prescription Claims

Navitus Health Solutions
Attn: Claims Department
PO Box 999
Appleton, WI 54912-0999
Fax: 855-668-8550 (toll-free)

Navitus Website

navitus.com/members

Member Portal

memberportal.navitus.com

Specialty Pharmacy

Lumicera Health Services
855-847-3553
lumicera.com

Sharing Your Feedback

Your experience with your Navitus pharmacy benefits
matters to us. Go to **bit.ly/navitusfeedback** or scan
the QR code* to tell us how we are doing.



* The QR code may identify your IP/device information. However, your personal and
health information is strictly confidential and will not be captured.

For a copy of your member rights and responsibilities, please visit the member portal or
call Customer Care.

If you need this printed material translated or in an alternative format, or need assistance
using any of our services, please contact Customer Care.