

Health Insurance:

Understanding makes a difference.



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Please see Important Safety Information on pages 18-20.

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Making sense of health insurance.

For many people, health insurance is a mystery, and they can find the insurance process difficult. When you're taking a specialty medicine, understanding the insurance process can help you stay on track with your prescribed treatment plan and avoid disruptions.

This brochure will help you better understand:

- ▶ [Medical and prescription drug coverage](#)
- ▶ [How to verify your coverage](#)
- ▶ [Specialty Pharmacies](#)
- ▶ [Dealing with interruptions](#)
- ▶ [Commonly used insurance terms](#)

(Check the meaning of any words or phrases you don't understand in our glossary on [page 16](#))

Questions? We're here to help.

As you read through this brochure, you may have questions. **Call your HUMIRA Complete Ambassador* or one of our Insurance Specialists at [1.800.4HUMIRA](tel:18004486472) (1.800.448.6472).**

*Nurse Ambassadors are provided by AbbVie and do not work under the direction of your health care professional (HCP) or give medical advice. They are trained to direct patients to their HCP for treatment-related advice, including further referrals.

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What is health insurance?



Health insurance is a type of insurance that helps cover what we spend to maintain our health and wellness. Coverage includes:

▶ **MEDICAL BENEFITS**

Benefits such as doctor and hospital visits (where medicine may be administered), surgery, lab tests, mental health services, plus preventive and wellness care.

AND

▶ **PRESCRIPTION BENEFITS**

Coverage that helps pay for the cost of a patient's prescription medications.

Notes and Questions:

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Types of health insurance.

THERE ARE 2 MAJOR PROVIDERS OF HEALTH INSURANCE:

1

COMMERCIAL (PRIVATE)

Insurance offered by
privately owned companies:

- Insurance you buy on your own
- Insurance provided by your employer
- An insurance plan you buy through the insurance marketplace

2

GOVERNMENT

Insurance programs
offered by the government:

- Medicare for people over 65
- Medicaid for people in financial need
- Veterans Affairs benefits for military veterans



This brochure will focus mainly on commercial insurance.

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Types of commercial health insurance.

Which type of insurance do you have?

You can find your plan type on the front of your card.



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The different kinds of commercial insurance plans.

There are a few different types of plans. Some restrict you to using the plan's network of doctors, hospitals, and other medical service providers. Others give you the option to use providers outside of the plan's network, and may pay a share of the outside provider's costs.

5 of the most common types are

Type of Plan	Type of Network	Option to Go Out of Network
HEALTH MAINTENANCE ORGANIZATION (HMO)	Your doctors, hospitals, and health care services are all kept within one network.	No.
PREFERRED PROVIDER ORGANIZATION (PPO)	You choose from a list of "preferred providers" who are considered "in network." Doctors not on the preferred list are considered "out of network."	Varies by plan.
HIGH-Deductible HEALTH PLAN (HDHP)	Higher annual deductible and lower premiums than a typical health insurance plan.	Varies by plan.
POINT-OF-SERVICE PLAN	You can choose either a preferred provider or an outside provider.	You will need a referral from an in-network doctor and may likely have to pay more.
FEE-FOR-SERVICE PLAN/INDEMNITY POLICIES	There is no network.	You can choose whichever doctor you want, but you pay more.

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Insurance costs:

2 things to know.

1. MONTHLY PREMIUM

How much you pay each month for your insurance policy

This payment is similar to your mortgage or phone bill.

2. OUT-OF-POCKET COSTS

What you'll pay in health care costs throughout the policy year



YOUR DEDUCTIBLE

What you owe before your insurance starts paying

Example: If your health care deductible is \$1,500, that's how much you have to spend before your insurance begins to pay for health care costs.



YOUR CO-PAY/CO-INSURANCE

The cost you pay for each prescription and/or medical service

Example: A co-pay is a flat amount; you might pay \$25 for an antibiotic. Co-insurance is a percentage of the costs; for example, you might pay 20% of the cost.

OUT-OF-POCKET MAXIMUM

If your yearly maximum is \$3,900, once you have spent that amount, the insurance may pay 100% of your health care costs.



High-Deductible Health Plans Can Be a Balancing Act

A LOWER PREMIUM BUT HIGHER OUT-OF-POCKET COSTS

Choosing a plan with a lower monthly cost can require you to pay a larger portion of your yearly health care costs (out-of-pocket maximum). Depending on your needs, you could spend more for the year. A Health Savings Account may help with these costs.

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What you should know about prescription drug coverage.

Your insurance company may not be the company you deal with for your drug coverage.

While your insurance plan may offer drug benefits, the coverage may be managed through a separate company called a “pharmacy benefit manager.”

This company helps set the costs and requirements for the drugs you take. They also let you know who to contact regarding coverage for the drugs in your treatment plan.

You may have to carry 2 separate insurance cards.

HealthCare+		HMO
Name JANE DOE ID # xxx-xxx-xxxx	Group # xxx-xxx-xx Effective xx-xx-xxxx Coverage INDIVIDUAL Plan HMO	
Copay \$xxx.xx		

From the company that provides your medical benefits.

Prescription Card		Rx
Name JANE DOE ID # xxx-xxx-xxxx	Copay \$xxx.xx	
Rx YES RXBIN xxxxxx RXPCN xxxxxxxx	Coverage INDIVIDUAL Plan HMO	
	Rx YES RXBIN xxxxxx RXPCN xxxxxxxx	

From the company that manages your prescription benefits.

Some insurance companies may have the same card for both medical and prescription coverage.



Have questions?

Call your HUMIRA Complete Ambassador or one of our Insurance Specialists at [1.800.4HUMIRA](tel:18004HUMIRA) (1.800.448.6472).

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What is a formulary?

A formulary is a list of medications that have been approved for insurance coverage within a plan.

Within a formulary, there may be differences in your share of the cost (your co-pay or co-insurance) based on "tiers." Some plans may have as many as 4 or 5 tiers.

▶ **Tier 1: Least expensive**



▶ **Tier 2: More expensive**



▶ **Tier 3: Most expensive**



Your insurance may also have special requirements before it will cover certain medicines. For example, your doctor may have to prove that one drug didn't work for you before your insurance company will cover another medicine.

It's important that you know the limits and requirements that apply to your treatment plan.

Notes and Questions:

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Steps to filling a prescription.

Some medicines have insurance requirements. Several steps may need to be taken when a doctor prescribes a specialty medication.

BENEFITS VERIFICATION (BV)

The process that confirms:

- ▶ Your coverage for your medicine
- ▶ Any specific pharmacy requirements
- ▶ How much insurance will pay
- ▶ What your deductible, co-pay, and co-insurance will be

PRIOR AUTHORIZATION (PA)

Most insurance plans require prior authorization or approval. This is the process your insurance plan uses to ensure the prescription meets the plan requirements prior to covering the medicine.



Questions about prescription drug coverage?

Call your HUMIRA Complete Ambassador or one of our Insurance Specialists at **1.800.4HUMIRA** (1.800.448.6472) to get answers to any questions you may still have.

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How to get a Benefits Verification for your medicine.

It's important to know and understand your insurance coverage for your medicine. Changing circumstances may affect your coverage, such as enrolling in a new plan, or changes to your existing insurance benefits in the new calendar year. **Follow these 3 easy steps below for staying "in the know" about your medicine coverage:**

<p><i>Step 1</i></p> <p>The information you'll need:</p>	<p><i>Step 2</i></p> <p>One call does it:</p>	<p><i>Step 3</i></p> <p>Response within 48 hours:</p>
<ul style="list-style-type: none"> ▶ Your name and address ▶ The name and address of your prescribing doctor ▶ Your Prescription Benefit Card ▶ Your Medical Benefits Card 	<ul style="list-style-type: none"> ▶ Call an Insurance Specialist at 1.800.4HUMIRA (1.800.448.6472) ▶ Tell the Insurance Specialist that you want to complete a benefits verification for your medicine ▶ Give the Insurance Specialist the needed information 	<ul style="list-style-type: none"> ▶ You will receive benefits verification in a follow-up phone call within 24-48 hours ▶ A written benefits verification summary will arrive in the mail in about 1-2 weeks

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Take note:

The cost of your coverage.

Once you receive a benefits verification and understand your coverage, take a moment to write down your out-of-pocket costs for your medicine.

MY YEARLY
DEDUCTIBLE IS:

\$

MY CO-PAYMENTS AND
CO-INSURANCE:

\$

MY OUT-OF-POCKET
MAXIMUM:

\$

Other questions to ask during the follow-up phone call

Does my insurance:

► **Require a prior authorization?**

This is something your health care provider must complete.

► **Require me to use a specialty pharmacy?**

If yes, note its name and number:

• Specialty pharmacy _____

• Phone number _____

Your doctor may have specified a specialty pharmacy on your prescription or already sent it to one. You can call that pharmacy to confirm:

- If this specialty pharmacy is in or out of your insurance network
- If this specialty pharmacy is out-of-network, how many "grace fills" are allowed, and would your prescription need to be transferred to an in-network pharmacy?
- Where is my prescription in the process of being filled?

worried about
affording
your medicine?

We can help navigate cost savings.

Just call **1.800.4HUMIRA**
(1.800.448.6472).

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Worried about affording your medicine?

You aren't alone with financial challenges and concerns. HUMIRA Complete and your Ambassador are here for you, providing you with information and insights that can help you:



Save on the cost of HUMIRA, month after month:

With a **HUMIRA Complete Savings Card**, eligible patients may pay as little as \$5[†] for HUMIRA.



Navigate insurance decisions:

Your **Ambassador** can connect you to an **Insurance Specialist** who can explain your coverage and answer your questions so you can choose the plan that's best for you.



Understand insurance and savings options that meet your unique needs:

Maybe you're unemployed or uninsured. Or your insurance doesn't cover HUMIRA. Whatever your situation, an **Insurance Specialist** can explain your coverage options and potential ways to save.



To access these resources, call **1.800.4HUMIRA (1.800.448.6472)**:

Receive a HUMIRA Complete Savings Card, reach your own dedicated Ambassador, or connect with an Insurance Specialist.

[†]Eligibility: Available to patients with commercial insurance coverage for HUMIRA® (adalimumab) who meet eligibility criteria. This co-pay assistance program is not available to patients receiving prescription reimbursement under any federal, state, or government-funded insurance programs (for example, Medicare [including Part D], Medicare Advantage, Medigap, Medicaid, TRICARE, Department of Defense, or Veterans Affairs programs) or where prohibited by law. Offer subject to change or termination without notice. Restrictions, including monthly maximums, may apply. This is not health insurance. **For full Terms and Conditions, visit [HUMIRASavingsCard.com](https://www.humirasavingscard.com) or call 1-800-4HUMIRA for additional information.** To learn about AbbVie's privacy practices and your privacy choices, visit <https://privacy.abbvie>.

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Understanding Specialty Pharmacies.



What is a specialty pharmacy?

It's a pharmacy that manages the handling, dispensing, and specific requirements of specialty medicines.



What are specialty medicines?

They are medicines used to treat a complex or rare condition. They may need **monitoring, special handling or shipping, or additional insurance approvals.**

Want more information about specialty pharmacies? [Click here.](#)

Getting your HUMIRA from a specialty pharmacy.

Step 1 Find out which specialty pharmacy it was sent to, and ask your doctor for its name and phone number. Then write them down: _____

Step 2 Sign up for the savings card by calling **1.800.4HUMIRA** (1.800.448.6472).
(Always mention your savings card when you talk with your specialty pharmacy.)
Your card number: _____

Step 3 After your insurance is approved, your specialty pharmacy calls to arrange for payment and delivery. Expect their call. Arrange for payment and delivery, and write down the delivery date: _____

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Life doesn't always go exactly as planned.

Unexpected events can disrupt your ability to stay on track with your prescribed treatment plan. HUMIRA Complete has resources to help you navigate these disruptions.



Changes in insurance coverage or costs

Our Insurance Comparison Chart can help you choose the plan that's best for you:

- ▶ During Open Enrollment
- ▶ Other times when your insurance changes
- ▶ Once your new coverage goes into effect, we can help you run a benefits verification. **(See the 3 simple steps on page 11 of this guide)**



To get your Insurance Comparison Chart, [click here](#).



Job changes

There may be a gap between when your previous coverage ends and your new employer's coverage begins.



Have a disruption in your life?

Call your HUMIRA Complete Ambassador or [1.800.4HUMIRA](tel:18004486472) (1.800.448.6472) and we can connect you to an Insurance Specialist.

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Commonly used insurance terms.

Benefits Verification (BV):

The process that confirms your benefits and eligibility or your insurance coverage for a prescription or medical service.

Deductible:

The amount you will have to pay for your health care costs before your insurance starts paying.

Explanation of Benefits (EOB):

A statement from the insurance administrator that tells you what portion of the provider's charges are eligible for benefits under your insurance.

Formulary:

The list of medicines that your health insurance plan will pay for or cover.

Health Insurance Benefits:

The health care items or services covered under a health insurance plan.

Health Savings Account (HSA):

A savings account that lets you set aside money, tax-free, to pay for qualified medical expenses.

Insurance Plans:

- **Commercial Insurance:**
Plans typically sold to consumers directly or to groups/employers.
- **Government Insurance:**
Insurance programs paid for and operated by the federal and state governments. (Examples: Medicaid, Medicare, and Veterans Affairs.)

Medicaid:

A state government insurance plan that offers health care coverage and drug benefits to low-income individuals.

Medicare:

A federal government insurance plan that provides health care coverage options and drug benefits for persons over 65 years old, or disabled persons under the age of 65.

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Open Enrollment:

An annual period during which people can enroll in a group-sponsored health insurance plan.

Patient Out-of-Pocket Costs:

The health care costs shared between the insurance company and the patient.

Cost-Sharing Methods:

- **Co-Insurance:**
The percentage of cost that you will have to pay for a prescription or a medical service. Example: You may pay 25%, and the insurance pays 75%.
- **Co-Pay:**
Your share of the cost for a medical service or prescription that is a fixed amount. For example, you may pay \$25.
- **Out-of-Pocket Maximum:**
The most you have to pay for covered services in a plan year before your insurance plan begins paying 100%. Your share of the cost for a medical service or prescription that is a fixed amount.

Pharmacy Benefit Manager (PBM):

A third-party administrator hired by the insurance plan to manage prescription drug coverage/programs for its insured population.

Premium:

The amount you pay for your health insurance every month.

Prescription Benefits:

Covered prescription drugs, usually self-administered, such as oral, injectable, or taken in other ways outside the physician's office.

Prior Authorization (PA):

The preapproval process your insurance plan uses to ensure that your medicine is covered before your doctor orders it.

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Safety Considerations and HUMIRA Uses¹

Safety Considerations¹

Serious infections have happened in people taking HUMIRA. These serious infections include tuberculosis (TB) and infections caused by viruses, fungi, or bacteria that have spread throughout the body. Some people have died from these infections. HUMIRA may increase the chance of getting lymphoma, including a rare kind, or other cancers. HUMIRA can cause serious side effects including hepatitis B infection in carriers of the virus, allergic reactions, nervous system problems, blood problems, heart failure, certain immune reactions including a lupus-like syndrome, liver problems, and new or worsening psoriasis.

Uses¹

HUMIRA is a prescription medicine used:

- To reduce the signs and symptoms of:

- **Moderate to severe rheumatoid arthritis (RA) in adults.** HUMIRA can be used alone, with methotrexate, or with certain other medicines. HUMIRA may prevent further damage to your bones and joints and may help your ability to perform daily activities.
- **Moderate to severe polyarticular juvenile idiopathic arthritis (JIA) in children 2 years of age and older.** HUMIRA can be used alone or with methotrexate.

- **Psoriatic arthritis (PsA) in adults.** HUMIRA can be used alone or with certain other medicines. HUMIRA may prevent further damage to your bones and joints and may help your ability to perform daily activities.
- **Ankylosing spondylitis (AS) in adults.**
- **Moderate to severe hidradenitis suppurativa (HS) in people 12 years and older.**
- **To treat moderate to severe Crohn's disease (CD) in adults and children 6 years of age and older.**
- **To treat moderate to severe ulcerative colitis (UC) in adults and children 5 years of age and older.** It is not known if HUMIRA is effective in people who stopped responding to or could not tolerate anti-TNF medicines.
- **To treat moderate to severe chronic plaque psoriasis (Ps) in adults** who are ready for systemic therapy or phototherapy, and are under the care of a doctor who will decide if other systemic therapies are less appropriate.
- **To treat non-infectious intermediate** (middle part of the eye), **posterior** (back of the eye), **and panuveitis** (all parts of the eye) **in adults and children 2 years of age and older.**

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Important Safety Information

About HUMIRA® (adalimumab)¹

What is the most important information I should know about HUMIRA?

You should discuss the potential benefits and risks of HUMIRA with your doctor. HUMIRA is a TNF blocker medicine that can lower the ability of your immune system to fight infections. You should not start taking HUMIRA if you have any kind of infection unless your doctor says it is okay.

- **Serious infections have happened in people taking HUMIRA. These serious infections include tuberculosis (TB) and infections caused by viruses, fungi, or bacteria that have spread throughout the body. Some people have died from these infections.** Your doctor should test you for TB before starting HUMIRA, and check you closely for signs and symptoms of TB during treatment with HUMIRA, even if your TB test was negative. If your doctor feels you are at risk, you may be treated with medicine for TB.
- **Cancer.** For children and adults taking TNF blockers, including HUMIRA, the chance of getting lymphoma or other cancers may increase. There have been cases of unusual cancers in children, teenagers, and young adults using TNF blockers. Some people have developed a rare type of cancer called hepatosplenic T-cell lymphoma. This type of cancer often results in death. If using TNF blockers including HUMIRA, your chance of getting two types of skin cancer (basal cell and squamous cell) may increase. These types are generally not life-threatening if treated; tell your doctor if you have a bump or open sore that doesn't heal.

What should I tell my doctor BEFORE starting HUMIRA?

Tell your doctor about all of your health conditions, including if you:

- Have an infection, are being treated for infection, or have symptoms of an infection

- Get a lot of infections or infections that keep coming back
- Have diabetes
- Have TB or have been in close contact with someone with TB, or were born in, lived in, or traveled where there is more risk for getting TB
- Live or have lived in an area (such as the Ohio and Mississippi River valleys) where there is an increased risk for getting certain kinds of fungal infections, such as histoplasmosis, coccidioidomycosis, or blastomycosis. These infections may happen or become more severe if you use HUMIRA. Ask your doctor if you are unsure if you have lived in these areas
- Have or have had hepatitis B
- Are scheduled for major surgery
- Have or have had cancer
- Have numbness or tingling or a nervous system disease such as multiple sclerosis or Guillain-Barré syndrome
- Have or had heart failure
- Have recently received or are scheduled to receive a vaccine. HUMIRA patients may receive vaccines, except for live vaccines. Children should be brought up to date on all vaccines before starting HUMIRA
- Are allergic to rubber, latex, or any HUMIRA ingredients
- Are pregnant, planning to become pregnant, breastfeeding, or planning to breastfeed
- Have a baby and you were using HUMIRA during your pregnancy. Tell your baby's doctor before your baby receives any vaccines

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Important Safety Information

About HUMIRA® (adalimumab)¹ (continued)

Also tell your doctor about all the medicines you take.

You should not take HUMIRA with ORENCIA® (abatacept), KINERET® (anakinra), REMICADE® (infliximab), ENBREL® (etanercept), CIMZIA® (certolizumab pegol), or SIMPONI® (golimumab). Tell your doctor if you have ever used RITUXAN® (rituximab), IMURAN® (azathioprine), or PURINETHOL® (mercaptopurine, 6-MP).

What should I watch for AFTER starting HUMIRA?

HUMIRA can cause serious side effects, including:

- **Serious infections.** These include TB and infections caused by viruses, fungi, or bacteria. Symptoms related to TB include a cough, low-grade fever, weight loss, or loss of body fat and muscle.
- **Hepatitis B infection in carriers of the virus.** Symptoms include muscle aches, feeling very tired, dark urine, skin or eyes that look yellow, little or no appetite, vomiting, clay-colored bowel movements, fever, chills, stomach discomfort, and skin rash.
- **Allergic reactions.** Symptoms of a serious allergic reaction include hives, trouble breathing, and swelling of your face, eyes, lips, or mouth.
- **Nervous system problems.** Signs and symptoms include numbness or tingling, problems with your vision, weakness in your arms or legs, and dizziness.
- **Blood problems** (decreased blood cells that help fight infections or stop bleeding). Symptoms include a fever that does not go away, bruising or bleeding very easily, or looking very pale.
- **Heart failure** (new or worsening). Symptoms include shortness of breath, swelling of your ankles or feet, and sudden weight gain.

• Immune reactions including a lupus-like syndrome.

Symptoms include chest discomfort or pain that does not go away, shortness of breath, joint pain, or rash on your cheeks or arms that gets worse in the sun.

• **Liver problems.** Symptoms include feeling very tired, skin or eyes that look yellow, poor appetite or vomiting, and pain on the right side of your stomach (abdomen). These problems can lead to liver failure and death.

• **Psoriasis** (new or worsening). Symptoms include red scaly patches or raised bumps that are filled with pus.

Call your doctor or get medical care right away if you develop any of the above symptoms.

Common side effects of HUMIRA include injection site reactions (pain, redness, rash, swelling, itching, or bruising), **upper respiratory infections** (sinus infections), **headaches, rash, and nausea.** These are not all of the possible side effects with HUMIRA. Tell your doctor if you have any side effect that bothers you or that does not go away.

Remember, tell your doctor right away if you have an infection or symptoms of an infection, including:

- Fever, sweats, or chills
- Muscle aches
- Cough
- Shortness of breath
- Blood in phlegm
- Weight loss
- Warm, red, or painful skin or sores on your body
- Diarrhea or stomach pain
- Burning when you urinate
- Urinating more often than normal
- Feeling very tired

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Important Safety Information

About HUMIRA® (adalimumab)¹ (continued)

HUMIRA is given by injection under the skin.

This is the most important information to know about HUMIRA. For more information, talk to your health care provider.

You are encouraged to report negative side effects of prescription drugs to the FDA.

Visit www.fda.gov/medwatch, or call 1-800-FDA-1088.

If you are having difficulty paying for your medicine, AbbVie may be able to help. Visit AbbVie.com/myAbbVieAssist to learn more.

Reference: 1. HUMIRA Injection [package insert], North Chicago, IL: AbbVie Inc.



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INSURANCE
OVERVIEW

PRESCRIPTION
DRUG COVERAGE

VERIFYING YOUR
COVERAGE

SPECIALTY
PHARMACIES

DEALING WITH
INTERRUPTIONS

INSURANCE
TERMS