

Understanding your pharmacy benefits



This at-a-glance document can help you understand your Sentara Health Plans pharmacy benefits through the VCU Health System (VCUHS) ChoiceCARE plan. Helpful tips and reminders are included below. Check the tier of your drug on the customized VCUHS pharmacy formulary by using our prescription search tool or by selecting “Find Doctors, Drugs and Facilities” to access the **formulary document**. When using our search tool, select “VCU Health System” from the drop down menu. Any cost estimate quotes provided do not contemplate your unique plan design and are estimates only.

Review the cost share for your drug tier

Your pharmacy benefit has four tiers and two levels of network coverage. The lowest cost share is at the network of VCUHS pharmacies. Your next level of network coverage is one of the many **pharmacies** in the Sentara Health Plans network, which includes most major chains such as CVS, Walgreens, Walmart, Costco, Sam’s Club, as well as other local pharmacies. Another way to save money is to check if there are any manufacturer’s coupons available to help with the cost of your medication.

30-day supply purchased at a retail location	VCUHS network	Sentara Health Plans pharmacy network
Tier 1: generic	\$0	10% with a minimum of \$10
Tier 2: preferred brands	\$17	20% with a minimum of \$45
Tier 3: non-preferred brands	\$25	30% with a minimum of \$75
Tier 4: selected specialty*	\$50	\$50

90-day supply purchased at a retail location or through mail order	VCUHS network	Sentara Health Plans pharmacy network
Tier 1: generic	\$0	10% with a minimum of \$38
Tier 2: preferred brands	\$34	20% with a minimum of \$100
Tier 3: selected preferred brands and some controlled substances	\$50	30% with a minimum of \$150
Tier 4: selected specialty*	N/A*	N/A*

Contact Sentara Health Plans:
757-552-7110 or 1-800-229-1199
 Monday through Friday 8 a.m. to 6 p.m.
members@sentara.com

*Specialty medications are generally limited to a 30-day supply.

Understanding your diabetic supplies and medications



There are certain exceptions to 90-day prescriptions particularly if they are specialty medications, selected brands, or some controlled substances.

	Pharmacy benefit <i>(if received from a pharmacy)</i>	Medical benefit <i>(if received from a medical provider/vendor)</i>
Insulin pumps infusion sets and supplies*	Not covered as a pharmacy benefit	20% coinsurance (no deductible applies)
Continuous glucose monitors (CGM)	You pay the cost share for the applicable pharmacy tier	Not covered under medical
Pump infusion sets and supplies*	Covered under medical benefit	20% coinsurance (no deductible applies)
Diabetic testing supplies*	<ul style="list-style-type: none"> LifeScan Diabetic Supplies = Tier 2 pharmacy benefit (Members must switch to LifeScan or initiate a PA request) Lancets = Tier 2 pharmacy benefit 	Not covered under medical
Insulin needles/syringes	Tier 1 pharmacy benefit	Not covered under medical
Insulin drugs	<p>Check formulary document to determine copayment</p> <p>"VCU Health System" under "Select Plan"</p>	Not covered under medical

*Prior authorization required

VCU Health System pharmacy benefits

Prescription drug prior authorizations

Some drugs require prior authorization. Your prescribing provider is responsible for initiating prior authorizations. At this time, Sentara Health Plans does not accept electronic prior authorizations. Your provider may access the **form and fax number on our website**.

If you have concerns or questions about prior authorizations, please contact Sentara Health Plans pharmacy member services at the phone number found on the back of your card. Please check the customized VCUHS formulary for a list of drugs that require prior authorization or use the prescription drug search tool and select "VCU Health System" from the drop down menu.

Specialty medications

Specialty drugs are on tier 4 and only approved for 30-day supplies (exceptions include those medications that are dosed at intervals greater than 30 days). Specialty drugs are available through VCUHS pharmacy or Accredo, depending on the medication. Refer to page one for a link to the pharmacy formulary to confirm your specialty medication tier. Please contact Sentara Health Plans pharmacy member services if you are having trouble obtaining your medication.

Glucagon-like peptide-1 (GLP-1) medications

Your plan covers prescriptions for GLP-1 medications when clinical criteria are met. To receive these medications, your provider must complete the prior authorization process with the health plan. If approved, prescriptions are limited to a 30-day supply and must be dispensed through VCUHS pharmacies (including mail order).

Effective January 1, 2026, all members taking these drugs must participate in the VCUHS approved weight loss program.

What if I received a letter about my medication not being covered?

From time-to-time Sentara Health Plans changes our pharmacy formulary. While we may indicate your drug is not covered, there are often many drugs in the same category with equal effectiveness and similar or lower cost. You should work with your prescribing physician to find alternatives or request an exception by contacting the pharmacy member services team at the phone number or email address below.

If you have questions about a letter that you received from Sentara Health Plans regarding a prescription drug that you are taking, then you may contact the Sentara Health Plans pharmacy phone number.

Pharmacy member services:

1-866-244-9113

(8 a.m.–6 p.m. Monday – Friday)

General member services:

1-800-229-1199 or 757-552-7110

(8 a.m.–6 p.m. Monday – Friday)

Email:

members@sentara.com

Website:

sentarahealthplans.com/VCUHS

Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc.