As part of your pharmacy program benefits, you have access to a national network of more than 60,000 pharmacies.

Under the Mayo Clinic Health System Employee Health Plan, you have access to the SXC Health Solutions pharmacy network. With more than 60,000 pharmacies, this national network allows you to obtain prescriptions throughout the country.

You must obtain your prescription at an SXC pharmacy or there will be no coverage unless it is an emergency. Simply present your membership card to your pharmacy and ask whether they participate in the SXC network.

Your prescription drug plan is based on the Mayo Clinic Formulary. The formulary is a list of Mayo Clinic approved drugs for your pharmacy benefit plan, as amended from time to time. You can be assured that these medications have been through a rigorous approval process to ensure the highest quality.

Please note the following:

- If you have a prescription for a drug on the Mayo Clinic Formulary, you pay the appropriate cost-sharing amount under your prescription drug plan. Please note that a drug’s inclusion on the formulary does not guarantee that it will be covered under your pharmacy plan.

- If a drug is not listed on the formulary, it will be covered at the highest cost-sharing tier and the amount you pay will not count toward your calendar year out-of-pocket maximum. Consult with your health care provider to determine if there is an alternate medication listed on the formulary that you can switch to.

- If you receive a brand name drug when a generic equivalent is available, you will pay the difference in price between the generic drug and the brand name drug plus the generic drug cost-sharing amount. Refer to the health plan’s Summary Plan Description for more detailed information.

Helpful Definitions

Brand name drug – a patent-protected prescription drug.

Formulary – a list of prescription drugs approved by the plan for use by members, as amended from time to time.

Generic drug – a prescription drug whose patent has expired and is usually manufactured by several pharmaceutical companies. FDA A-rated and AB-rated generic drugs (which are the only type of generic drugs covered under this plan) contain the same active ingredient as the brand name drug, are manufactured under the same FDA standards and are considered equivalent in all respects to the brand name drug.