



Copayment Tier Definitions

Medications are assigned to one of four, five or six categories known as copayment or coinsurance tiers, based on drug usage, cost and clinical effectiveness. Our [prescription drug search](#) can show you which tier applies to a specific medication based on your benefits plan.

Copayment Definitions for the Four-Tier Formulary

Tier 1 - The prescription drug tier which consists of the lowest cost tier of prescriptions drugs, most are generic.

Tier 2 - The prescription drug tier which consists of medium-cost prescription drugs, most are generic, and some brand-name prescription drugs.

Tier 3 - The prescription drug tier which consists of higher-cost prescription drugs, most are brand-name prescription drugs, and some are specialty drugs.

Tier 4 - The prescription drug tier which consists of the highest-cost prescription drugs, most are specialty drugs.

Copayment Definitions for the Five-Tier Formularies

Tier 1 - The prescription drug tier which consists of the lowest cost tier of prescription drugs, most are generic.

Tier 2 - The prescription drug tier which consists of medium-cost prescription drugs, most are generic, and some brand name prescription drugs.

Tier 3 - The prescription drug tier which consists of high-cost prescription drugs, most are brand-name prescription drugs.

Tier 4 - The prescription drug tier which consists of the higher-cost prescription drugs, most are brand-name prescription drugs, and some specialty drugs.

Tier 5 - The prescription drug tier which consists of the highest-cost prescription drugs, most are specialty drugs.

Copayment Definitions for the Six-Tier Formularies

Tier 1 - The prescription drug tier which consists of the lowest cost tier of prescription drugs, most are generic.

Tier 2 - The prescription drug tier which consists of medium-cost prescription drugs, most are generic, and some brand name prescription drugs.

Tier 3 - The prescription drug tier which consists of high-cost prescription drugs, most are brand-name prescription drugs.

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Tier 4 - The prescription drug tier which consists of the higher-cost prescription drugs, most are brand-name prescription drugs, and some specialty drugs.

Tier 5 - The prescription drug tier which consists of some of the highest-cost prescription drugs, most are specialty drugs.

Tier 6 - The prescription drug tier which consists of the highest-cost prescription drugs, most are specialty drugs.

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