

2026 Pharmacy Benefit for HMO Thrive Bronze SG

Retail Copays Generic / Brand Formulary / Brand Non-Formulary / Formulary Specialty / Non-Formulary Specialty	Mail Order Copays Generic / Brand Formulary / Brand Non-Formulary (Mail order is not available for Specialty drugs)
\$30/\$100/\$150/\$200/\$250*	\$60/\$200/\$450*
Plan Deductible applies to Brand Formulary, Brand Non-Formulary, Formulary Specialty and Non-Formulary Specialty drugs.	
<p>* This prescription drug coverage option in combination with this plan does not meet the requirements for Medicare Part D Creditable Coverage for the year 2026. With this information, members who are Medicare eligible may decide whether they want to keep their current coverage, or enroll through one of the options available to them under Medicare.</p>	

Copay Tiers

Generic/Tier 1: Approved by the FDA, generic drugs contain the same active ingredients as brand name drugs, are just as safe and effective, and usually cost less. **Note: In Massachusetts, pharmacists are required to fill generic drugs unless your doctor orders the brand name by including “no substitution” on the prescription.**

Brand Formulary/Tier 2: Brand/Formulary drugs are marketed under a trademarked brand name, by one company, and do not have less expensive generic equivalents. Brand/Formulary drugs are selected based on a review of the relative safety, effectiveness and cost of the many FDA approved drugs on the market. Your copay for Brand/Formulary drugs is higher than generic drugs, but lower than Brand/Non-Formulary drugs.

Brand Non-Formulary/Tier 3: Any brand name drug that Health New England has not selected as a Brand/Formulary drug is a Brand/Non-Formulary drug (Tier 3). These medications are still covered, but at a higher copay level. Health New England does not waive or reduce copays for Brand/non-Formulary drugs.

Formulary Specialty/Tier 4: Formulary Specialty Drugs (Tier 4) are selected based on a review of the relative safety, effectiveness and cost of the many FDA-approved drugs on the market.

Non-Formulary Specialty/Tier 5: Any brand name drug that Health New England has not selected as a Formulary Specialty Drug (Tier 4) is a Non-Formulary Specialty Drug (Tier 5). This category includes brand drugs that have formulary generic and brand alternatives. These medications are still covered, but at the highest copay level.