



Commonly Asked Questions

Prescription Transition & Coverage

Who is covered under my prescription benefits?

This benefit plan covers you, your eligible spouse, eligible domestic partner, and eligible children through age 26.

What does my prescription benefit plan cover? What is not covered?

Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please refer to plan documents and to the [Access Formulary](#) for a list of covered prescription drugs and any prior authorization requirements.

Do I need my Benefit ID card to get a prescription filled?

Yes, you will need to use your new health insurance ID card for any prescriptions filled beginning January 1st, 2026. You can also access a digital version of your pharmacy benefit via the TrueScripts app or member portal. It is extremely important that you use this new ID card for all prescriptions after going live with TrueScripts including any mail-order prescriptions. If you do not have your card with you and need to fill a prescription, your pharmacy may contact TrueScripts at (844) 257-1955 for all the information they will need to process your prescription. To request additional ID cards, please contact TrueScripts.

How do I file a prescription claim if I didn't use my ID card at the pharmacy?

You will need to submit a Prescription Drug Reimbursement form on our website at truescripts.com/members. Please be sure to keep all of your pharmacy receipts for reimbursement.

What do I do if the pharmacy tells me a prescription has been rejected or is not covered?

There are many reasons a prescription may be rejected - such as a problem with eligibility, step therapy requirement, or trying to get a non-covered drug. Ask the pharmacy why the prescription was rejected and contact our Member Care team for assistance at (844) 257-1955 or at truescripts.com/members.

How do I know if a medication is considered a specialty drug?

A Specialty Drug is a drug that targets and treats specific complex conditions or illnesses such as cancer, rheumatoid arthritis, and hepatitis C. Specialty drugs require patient-specific dosing, careful clinical management, and are typically higher-cost than normal drugs. You can see the formulary status of a prescribed medication by reviewing the [Access Formulary](#).

What is Step Therapy and how do I know if it affects me?

The Step Therapy Program encourages members to use medications that are recognized as safe and effective, but are lower-cost. To receive coverage under this program, you may need to first try a proven, cost-effective medication before progressing to a more costly treatment. Please see the [Step Therapy Program Drug List](#) for a full list of affected brand drugs. If you have any questions, please contact our Member Care team at (844) 257-1955 or at truescripts.com/members.

Why are there quantity limits on certain medications?

Medications for conditions such as migraines have manufacturers suggested quantity limits due to the therapeutic effect of the medication on your body. Please contact our Member Care team at (844) 257-1955 or at truescripts.com/members for more details on how quantity limits may impact you.

Do I need to do anything to transition my prescriptions to True Scripts?

Most prescriptions with remaining refills will transfer automatically. However, prescriptions that are expired, have no refills, are controlled substances, or are compound medications may require a new prescription from your provider.

Will my prescription spending count toward my health insurance out-of-pocket maximum?

You will continue to have a separate out of pocket annual maximum for medical and prescription drug services. If you have any questions about your out of pocket maximum reflecting the correct information with regards to your prescription drug claims, please contact Member Services at 844-257-1955 for support.

How do I find out if my current pharmacy is in-network with the new vendor?

There are 70,000 pharmacies in the TrueScripts network. You can view a list of pharmacies at truescripts.com/pharmacy-locator.

Will my current prescriptions still be covered under TrueScripts?

Coverage will remain the same for most medications, but some may change over time due to formulary updates. You'll be notified if your medication is affected. Please refer to the [Access Formulary](#) for a list of covered prescription drugs.

Are there changes to the prescription drug formulary (list of covered medications)?

Formularies are subject to change at various points throughout the year but typically reflect tier changes (i.e. Tier 2 to Tier 1), dosing limit changes, or updated step therapy or prior authorization requirements. Changes can include additions to or exclusions from the formulary but these are less common as it is an open formulary.

What if my medication is no longer covered, or moves to a higher cost tier?

If the medication is no longer covered, you should work with your physician to find an alternative or request a formulary exception if the medication is medically necessary. If you are looking to save money on your medication, go to www.truescripts.com or contact TrueScripts at 844-257-1955 to see if there is any opportunity to save on your medication.

Will I need a new prescription from my doctor when switching to TrueScripts?

Only if your current prescription is expired, has no refills, or is a controlled substance.

Will prescriptions I already have at a retail or mail-order pharmacy transfer automatically?

Your existing prescriptions will still be good unless they have expired or are for controlled substances. You would work with your physician and TrueScripts to get a new prescription in that case. While your prescription is still good, you will have to produce your new insurance ID card reflecting the TrueScripts plan information for the claim to process correctly. You may also wish to check with TrueScripts' other mail order pharmacy partners or use the pharmacy price tool at truescripts.com/members as you may be able to save money on your prescriptions by changing pharmacies (retail or mail-order).

How do I set up an online account with True Scripts?

Visit the True Scripts member website at truescripts.com/members or download the TrueScripts app. You will need your member ID to register and can access tools like digital ID cards and cost estimators. These tools will become available January 1st.

Who do I contact if I have issues filling a prescription during the transition?

Call the TrueScripts Member Care Line listed on your new ID card or toll free at (844) 257-1955. Their regular business hours are Monday through Friday, 8am to 6pm EST.

Mail-Order & Cost Estimation

Will there be changes to mail-order pharmacy services?

TrueScripts works with many different mail order pharmacies. Most prescriptions with refills will transfer automatically, but controlled substances and expired prescriptions will not. Please contact member care at (844) 257-1955 or at

truescripts.com/members to set up mail order through one of TrueScripts preferred mail order pharmacy partners. Most members find Costco to be the lowest cost mail-order provider and you do not need a Costco membership to use their mail-order benefit.

Are prescription copays or coinsurance amounts changing with TrueScripts?

The benefit coverage levels (i.e. copays, deductibles, coinsurance and Rx copays by tier) are all remaining the same. However, you may find TrueScripts has certain prescription drugs covered at a different tier than it was previously, requiring a lower or a higher cost share.

Are there changes to specialty medication coverage or delivery?

Members on specialty medications will be proactively reached out to by the TrueScripts team to ensure there is no disruption to your specialty medication delivery. If you haven't already been contacted by TrueScripts and you take a specialty medication, you are encouraged to reach out to them at (844) 257-1955.

Will there be new savings programs (generics, preferred brands, discount cards)?

Yes. To ensure you are taking advantage of all the savings programs available, you should contact TrueScripts at 844-257-1955.

Will there be tools to compare drug prices or find lower-cost alternatives?

Yes. TrueScripts offers an online tool to compare prices, find generics, and locate in-network pharmacies accessible at truescripts.com/members. There are also additional opportunities to save money in many cases that are best identified by contacting TrueScripts at 844-257-1955.



We Are Experts in Prescription Benefits.

Questions? Please call and speak to a care specialist who will answer your questions. **812-257-1955**