

Health Insurance:

Understanding makes a difference.





Making sense of health insurance.

For many people, health insurance is a mystery and they can find the insurance process difficult. When you're taking a specialty medicine, understanding the insurance process can help you stay on track with your prescribed treatment plan and avoid disruptions.

This brochure will help you better understand:

- ▶ **Medical and prescription drug coverage**
- ▶ **How to verify your coverage**
- ▶ **Specialty Pharmacies**
- ▶ **Dealing with interruptions**
- ▶ **Commonly used insurance terms**

(Check the meaning of any words or phrases you don't understand in our glossary on page 16)

Questions? We're here to help.

As you read through this brochure, you may have questions. **Call your RINVOQ Complete Nurse Ambassador* or one of our Insurance Specialists at 1.800.2RINVOQ (1.800.274.6867).**

*Nurse Ambassadors are provided by AbbVie and do not work under the direction of your health care professional (HCP) or give medical advice. They are trained to direct patients to their HCP for treatment-related advice, including further referrals.

RINVOQ[™] COMPLETE

Please see [Important Safety Information](#) on pages 17-19.

Please see [Full Prescribing Information](#), including the Medication Guide, at www.rxabbvie.com/pdf/rinvoq_pi.pdf and discuss with your doctor.

 **RINVOQ[™]**
upadacitinib 15mg tablets

What is health insurance?



Health insurance is a type of insurance that helps cover what we spend to maintain our health and wellness. Coverage includes:

▶ MEDICAL BENEFITS

Benefits such as doctor and hospital visits (where medicine may be administered), surgery, lab tests, mental health services, plus preventive and wellness care.

AND

▶ PRESCRIPTION BENEFITS

refer to health insurance coverage that helps pay for the cost of a patient's prescription medications.

Notes and Questions:

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Types of health insurance.

THERE ARE 2 MAJOR PROVIDERS OF HEALTH INSURANCE:

1

COMMERCIAL (PRIVATE)

Insurance offered by
privately owned companies:

- Insurance you buy on your own
- Insurance provided by your employer
- An insurance plan you buy through the insurance marketplace

2

GOVERNMENT

Insurance programs
offered by the government:

- Medicare for people over 65
- Medicaid for people in financial need
- Veterans Affairs benefits for military veterans



This brochure will focus mainly on commercial insurance.

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Types of commercial health insurance.

Which type of insurance do you have?

You can find your plan type on the front of your card.



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What you should know about prescription drug coverage.

Your insurance company may not be the company you deal with for your drug coverage.

While your insurance plan may offer drug benefits, the coverage may be managed through a separate company called a “pharmacy benefit manager.”

This company helps set the costs and requirements for the drugs you take. They also let you know who to contact regarding coverage for the drugs in your treatment plan.

You may have to carry 2 separate insurance cards.

HealthCare+		HMO
Name JANE DOE ID # xxx-xxx-xxxx	Group # xxx-xxx-xx Effective xx-xx-xxxx Coverage INDIVIDUAL Plan HMO	
Copay \$xxx.xx		

From the company that provides your medical benefits.

Prescription Card		Rx
Name JANE DOE ID # xxx-xxx-xxxx	Copay \$xxx.xx	
Rx YES RXBIN xxxxx RXPCN xxxxxxx	Coverage INDIVIDUAL Plan HMO	Rx YES RXBIN xxxxx RXPCN xxxxxxx

From the company that manages your prescription benefits.

Some insurance companies may have the same card for both medical and prescription coverage.



Have questions?

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The different kinds of commercial insurance plans.

There are a few different types of plans. Some restrict you to using the plan's network of doctors, hospitals, and other medical service providers. Others give you the option to use providers outside of the plan's network, and may pay a share of outside provider's costs.

5 of the most common types are

Type of Plan	Type of Network	Option to Go Out-of-Network
HEALTH MAINTENANCE ORGANIZATION (HMO)	Your doctors, hospitals, and health care services are all kept within one network.	No.
PREFERRED PROVIDER ORGANIZATION (PPO)	You choose from a list of "preferred providers" who are considered "in-network." Doctors not on the preferred list are considered "out-of-network."	Varies by plan.
HIGH-Deductible HEALTH PLAN (HDHP)	Higher annual deductible and lower premiums than a typical health insurance plan.	Varies by plan.
POINT-OF-SERVICE PLAN	You can choose either a preferred provider or an outside provider.	You will need a referral from an in-network doctor and may likely have to pay more.
FEE-FOR-SERVICE PLAN/INDEMNITY POLICIES	There is no network.	You can choose whichever doctor you want, but you pay more.

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Insurance costs:

2 things to know.

1. MONTHLY PREMIUM

How much you pay each month for your insurance policy

This payment is similar to your mortgage or phone bill.

2. OUT-OF-POCKET COSTS

What you'll pay in health care costs throughout the policy year



YOUR DEDUCTIBLE

What you owe before your insurance starts paying

Example: If your health care deductible is \$1,500, that's how much you have to spend before your insurance begins to pay for health care costs.



YOUR CO-PAY/CO-INSURANCE

The cost you pay for each prescription and/or medical service

Example: A co-pay is a flat amount; you might pay \$25 for an antibiotic. Co-insurance is a percentage of the costs; for example, you might pay 20% of the cost.

MAXIMUM OUT-OF-POCKET

If your yearly maximum is \$3,900, once you have spent that amount, the insurance may pay 100% of your health care costs.



High-Deductible Health Plans Can Be a Balancing Act

A LOWER PREMIUM BUT HIGHER OUT-OF-POCKET COSTS

Choosing a plan with a lower monthly cost can require you to pay a larger portion of your yearly health care costs (maximum out-of-pocket). Depending on your needs, you could spend more for the year. A Health Savings Account may help with these costs.

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What is a formulary?

A formulary is a list of medications that have been approved for insurance coverage within a plan.

Within a formulary, there may be differences in your share of the cost (your co-pay or co-insurance) based on "tiers." Some plans may have as many as 4 or 5 tiers.

▶ **Tier 1: Least expensive**



▶ **Tier 2: More expensive**



▶ **Tier 3: Most expensive**



Your insurance may also have special requirements before it will cover certain medicines. For example, your doctor may have to prove that one drug didn't work for you before your insurance company will cover another medicine, or you may have to get your medicine from an in-network specialty pharmacy for your insurance to cover it.

It's important that you know the limits and requirements that apply to your treatment plan.

Notes and Questions:

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Steps to filling a prescription.

Some medicines have insurance requirements. Several steps may need to be taken when a doctor prescribes a specialty medication.

BENEFITS VERIFICATION (BV)

The process that confirms:

- ▶ Your coverage for your medicine
- ▶ Any specific pharmacy requirements
- ▶ How much insurance will pay
- ▶ What your deductible, co-pay, and co-insurance will be

PRIOR AUTHORIZATION (PA)

Most insurance plans require prior authorization or approval. This is the process your insurance plan uses to ensure the prescription meets the plan requirements prior to covering the medicine.



Questions about prescription drug coverage?

Call your RINVOQ Complete Nurse Ambassador* or one of our Insurance Specialists at **1.800.2RINVOQ** (1.800.274.6867) to get answers to any questions you may still have.

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How to get a Benefits Verification for your medicine.

It's important to know and understand your insurance coverage for your medicine. Changing circumstances may affect your coverage, such as enrolling in a new plan, or changes to your existing insurance benefits in the new calendar year. **Follow these 3 easy steps below for staying "in the know" about your medicine coverage:**

<i>Step 1</i> The information you'll need:	<i>Step 2</i> One call does it:	<i>Step 3</i> Response in as little as 48 hours:
<ul style="list-style-type: none">▶ Your name and address▶ The name and address of your prescribing doctor▶ Your Prescription Benefit Card▶ Your Medical Benefits Card	<ul style="list-style-type: none">▶ Call an Insurance Specialist at 1.800.274.6867▶ Tell the Insurance Specialist that you want to complete a benefits verification for your medicine▶ Give the Insurance Specialist the needed information	<ul style="list-style-type: none">▶ You will receive benefits verification in a follow-up phone call within 24-48 hours▶ A written benefits verification summary will arrive in the mail in about 1-2 weeks

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Take note:

The cost of your coverage.

Once you receive a benefits verification and understand your coverage, take a moment to write down your out-of-pocket costs for your medicine.

MY YEARLY DEDUCTIBLE IS:



Other questions to ask during the follow-up phone call

Does my insurance:

▶ Require a prior authorization?

This is something your health care provider must complete.

▶ Require me to use a specialty pharmacy?

If yes, note its name and number:

• Specialty pharmacy _____

• Phone number _____

MY CO-PAYMENTS AND CO-INSURANCE:



Your doctor may have specified a specialty pharmacy on your prescription or already sent it to one. You can call that pharmacy to confirm:

▶ If this specialty pharmacy is in or out of your insurance network

▶ If this specialty pharmacy is out-of-network, how many "grace fills" are allowed, and would your prescription need to be transferred to an in-network pharmacy?

▶ Where is my prescription in the process of being filled?

MY OUT-OF-POCKET MAXIMUM:



worried about
affording
your medicine?

We can help navigate cost savings.
Just call **1.800.274.6867**.

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RINVOQ™
upadacitinib 15mg tablets

Worried about affording your medicine?

You aren't alone with financial challenges and concerns. RINVOQ Complete and your Nurse Ambassador* are here for you, providing you with information and insights that can help you:



Save on the cost of RINVOQ:

With a **RINVOQ Complete Savings Card**, eligible patients may pay as little as \$5[†] a month for RINVOQ.



Navigate insurance decisions:

Your **Nurse Ambassador*** can connect you to an **Insurance Specialist** who can explain your coverage and answer your questions so you can choose the plan that's best for you.



Understand insurance and savings options that meet your unique needs:

Maybe you're unemployed or uninsured. Or your insurance doesn't cover RINVOQ. Whatever your situation, an **Insurance Specialist** can explain your coverage options and potential ways to save.



To connect with these resources, call 1.800.2RINVOQ (1.800.274.6867).

Call your RINVOQ Complete Nurse Ambassador* or one of our Insurance Specialists.

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[†]Terms and Conditions apply. This benefit covers RINVOQ™ (upadacitinib) alone or for RINVOQ plus one of the following medications: methotrexate, leflunomide (Arava®), or hydroxychloroquine (Plaquenil®). Eligibility: Available to patients with commercial prescription insurance coverage for RINVOQ who meet eligibility criteria. Co-pay assistance program is not available to patients receiving prescription reimbursement under any federal, state, or government funded insurance programs (for example, Medicare [including Part D], Medicare Advantage, Medigap, Medicaid, TRICARE, Department of Defense, or Veterans Affairs programs) or where prohibited by law or by the patient's health insurance provider. If at any time a patient begins receiving prescription drug coverage under any such federal, state, or government-funded healthcare program, patient will no longer be able to use the RINVOQ Complete Savings Card and patient must call RINVOQ Complete at 1.800.2RINVOQ to stop participation. Patients residing in or receiving treatment in certain states may not be eligible. Patients may not seek reimbursement for value received from the RINVOQ Complete program from any third-party payers. Offer subject to change or discontinuance without notice. Restrictions, including monthly maximums, may apply. Patients who are members of insurance plans that claim to reduce or eliminate their patients' out of pocket co-pay, co-insurance, or deductible obligations for certain prescription drugs based upon the availability of, or patient's enrollment in, manufacturer sponsored co-pay assistance for such drugs (often termed "maximizer" programs) will have an annual maximum program benefit of \$6,000.00 per calendar year. This assistance offer is not health insurance. To learn about AbbVie's privacy practices and your privacy choices, visit www.abbvie.com/privacy.html

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Understanding Specialty Pharmacies.



What is a specialty pharmacy?

It's a pharmacy that manages the handling, dispensing, and specific requirements of specialty medicines.



What are specialty medicines?

They are medicines used to treat a complex or rare condition. They may need **monitoring, special handling or shipping, or additional insurance approvals.** Want more information about specialty pharmacies? [Click here.](#)

Getting your RINVOQ from a specialty pharmacy.

- Step 1** Find out which specialty pharmacy it was sent to, and ask your doctor for its name and phone number. Then write them down: _____
- Step 2** Sign up for the savings card by calling **1.800.2RINVOQ** (1.800.274.6867). (Always mention your savings card when you talk with your specialty pharmacy.)
Your card number: _____
- Step 3** After your insurance is approved, your specialty pharmacy calls to arrange for payment and delivery. Expect their call. Arrange for payment and delivery, and write down the delivery date: _____

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Life doesn't always go exactly as planned.

Unexpected events can disrupt your ability to stay on track with your prescribed treatment plan. RINVOQ Complete has resources to help you navigate these disruptions.



Changes in insurance coverage or costs

Our Insurance Comparison Chart can help you choose the plan that's best for you:

- ▶ During Open Enrollment
- ▶ Other times when your insurance changes
- ▶ Once your new coverage goes into effect, we can help you run a benefits verification. **(See the 3 simple steps on page 11 of this guide)**



To get your Insurance Comparison Chart, [click here](#).



Job changes

There may be a gap between when your previous coverage ends and your new employer's coverage begins.



Have a disruption in your life?

Call your Nurse Ambassador* or [1.800.2RINVOQ](tel:18002RINVOQ) (1.800.274.6867) and we can connect you to an Insurance Specialist.

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Commonly used insurance terms.

Benefits Verification (BV):

The process that confirms your benefits and eligibility or your insurance coverage for a prescription or medical service.

Deductible:

The amount you will have to pay for your health care costs before your insurance starts paying.

Explanation of Benefits (EOB):

A statement from the insurance administrator that tells you what portion of the provider's charges are eligible for benefits under your insurance.

Formulary:

The list of medicines that your health insurance plan will pay for or cover.

Health Insurance Benefits:

The health care items or services covered under a health insurance plan.

Health Savings Account (HSA):

A savings account that lets you set aside money, tax-free, to pay for qualified medical expenses.

Insurance Plans:

- **Commercial Insurance:**
Plans typically sold to consumers directly or to groups/employers.
- **Government Insurance:**
Insurance programs paid for and operated by the federal and state governments. (Examples: Medicaid, Medicare, and Veterans Affairs.)

Medicaid:

A state government insurance plan that offers health care coverage and drug benefits to low-income individuals.

Medicare:

A federal government insurance plan that provides health care coverage options and drug benefits for persons over 65 years old, or disabled persons under the age of 65.

Open Enrollment:

An annual period during which people can enroll in a group-sponsored health insurance plan.

Patient Out-of-Pocket Costs:

The shared health care costs between the insurance company and the patient.

Cost-Sharing Methods:

- **Co-Insurance:**
The percentage of cost that you will have to pay for a prescription or a medical service. Example: You may pay 25%, and the insurance pays 75%.
- **Co-Pay:**
Your share of the cost for a medical service or prescription that is a fixed amount. For example, you may pay \$25.
- **Out-of-Pocket Maximum:**
The most you have to pay for covered services in a plan year before your insurance plan begins paying 100%. Your share of the cost for a medical service or prescription that is a fixed amount.

Pharmacy Benefit Manager (PBM):

A third-party administrator hired by the insurance plan to manage prescription drug coverage/programs for its insured population.

Premium:

The amount you pay for your health insurance every month.

Prescription Benefits:

Covered prescription drugs, usually self-administered, such as oral, injectable, or taken in other ways outside the physician's office.

Prior Authorization (PA):

The preapproval process your insurance plan uses to ensure that your medicine is covered before your doctor orders it.

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Use and Important Safety Information

About RINVOQ™ (upadacitinib)¹

Safety Considerations¹

RINVOQ can lower the ability of your immune system to fight infections. Some people have had serious infections while taking RINVOQ, including tuberculosis (TB) and infections caused by bacteria, fungi, or viruses that can spread throughout the body. Some people have died from these infections. RINVOQ may increase your risk of certain cancers. Lymphoma and other cancers, including skin cancers, can happen in people taking RINVOQ. Blood clots in the veins of the legs or lungs and arteries are possible in some people taking RINVOQ. This may be life-threatening and cause death. Other serious side effects include tears in the stomach or intestines and changes in certain laboratory test results.

RINVOQ Use¹

RINVOQ is a prescription medicine used to treat adults with moderate to severe rheumatoid arthritis in whom methotrexate did not work well or could not be tolerated. It is not known if RINVOQ is safe and effective in children under 18 years of age.

Important Safety Information about RINVOQ¹

What is the most important information I should know about RINVOQ?

RINVOQ is a medicine that can lower the ability of your immune system to fight infections. You should not start taking RINVOQ if you have any kind of infection unless your healthcare provider (HCP) tells you it is okay.

- **Serious infections have happened in some people taking RINVOQ, including tuberculosis (TB) and infections caused by bacteria, fungi, or viruses that can spread throughout the body. Some people have died from these infections.** Your HCP should test you for TB before starting RINVOQ and check you closely for signs and symptoms of TB during treatment with RINVOQ. You may be at higher risk of developing shingles (herpes zoster).
- **Lymphoma and other cancers, including skin cancers, can happen in people taking RINVOQ.**
- **Blood clots in the veins of the legs or lungs and arteries are possible in some people taking RINVOQ. This may be life-threatening and cause death.**

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Important Safety Information

About RINVOQ™ (upadacitinib)¹ (continued)

- Tears in the stomach or intestines and changes in certain laboratory tests can happen. Your HCP should do blood tests before you start taking RINVOQ and while you take it. Your HCP may stop your RINVOQ treatment for a period of time if needed because of changes in these blood test results.

What should I tell my HCP BEFORE starting RINVOQ?

Tell your HCP if you:

- Are being treated for an infection, have an infection that won't go away or keeps coming back, or have symptoms of an infection such as:
 - Fever, sweating, or chills
 - Shortness of breath
 - Warm, red, or painful skin or sores on your body
 - Muscle aches
 - Feeling tired
 - Blood in phlegm
 - Diarrhea or stomach pain
 - Cough
 - Weight loss
 - Burning when urinating or urinating more often than normal
- Have TB or have been in close contact with someone with TB.
- Have had any type of cancer, hepatitis B or C, shingles (herpes zoster), or blood clots in the veins of your legs or lungs, diverticulitis (inflammation in parts of the large intestine), or ulcers in your stomach or intestines.
- Have other medical conditions including liver problems, low blood cell counts, diabetes, chronic lung disease, HIV, or a weak immune system.
- Live, have lived, or have traveled to parts of the country that increase your risk of getting certain kinds of fungal infections, such as the Ohio and Mississippi River valleys and the Southwest. If you are unsure if you've been to these areas, ask your HCP.
- Have recently received or are scheduled to receive a vaccine. People who take RINVOQ should not receive live vaccines.
- Are pregnant or plan to become pregnant. Based on animal studies, RINVOQ may harm your unborn baby. Your HCP will check whether or not you are pregnant before you start RINVOQ. You should use effective birth control (contraception) to avoid becoming pregnant while taking RINVOQ and for at least 4 weeks after your last dose.

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Important Safety Information

About RINVOQ™ (upadacitinib)¹ (continued)

- Are breastfeeding or plan to breastfeed. RINVOQ may pass into your breast milk. You should not breastfeed while taking RINVOQ and for at least 6 days after your last dose.

Tell your HCP about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. RINVOQ and other medicines may affect each other, causing side effects.

Especially tell your HCP if you take:

- Medicines for fungal or bacterial infections
- Rifampicin or phenytoin
- Medicines that affect your immune system

Ask your HCP or pharmacist if you are not sure if you are taking any of these medicines.

What should I tell my HCP AFTER starting RINVOQ?

Tell your HCP right away if you:

- Have any symptoms of an infection. RINVOQ can make you more likely to get infections or make any infections you have worse.
- Have any signs or symptoms of blood clots during treatment with RINVOQ, including:
 - Swelling

- Pain or tenderness in the leg
 - Sudden unexplained chest pain
 - Shortness of breath
- Have a fever or stomach-area pain that does not go away, and a change in your bowel habits.

What are the common side effects of RINVOQ?

These include: upper respiratory tract infections (common cold, sinus infections), nausea, cough, and fever. These are not all the possible side effects of RINVOQ.

RINVOQ is taken once a day with or without food. Do not split, break, crush, or chew the tablet. Take RINVOQ exactly as your HCP tells you to use it.

This is the most important information to know about RINVOQ. For more information, talk to your HCP.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch or call 1-800-FDA-1088.

If you are having difficulty paying for your medicine, AbbVie may be able to help. Visit AbbVie.com/myAbbVieAssist to learn more.

Reference: 1. RINVOQ [package insert]. North Chicago, IL: AbbVie Inc.

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