How to read a formulary (drug list)

Every Medicare prescription drug plan has a list of drugs — also known as a formulary — that it agrees to cover. Your formulary will include a table similar to the one below. It’s the key to helping you understand your drug coverage.

<table>
<thead>
<tr>
<th>Drug name</th>
<th>Drug tier</th>
<th>Requirements/limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>sample_drug</td>
<td>1</td>
<td>MO</td>
</tr>
<tr>
<td>SAMPLE_DRUG</td>
<td>4</td>
<td>QL (30 EA per 30 days) MO</td>
</tr>
</tbody>
</table>

- **The drug(s) covered by your plan**
- **The “tier” level or pricing category** — drugs in different tiers may have different costs
- **Any special rules** for a drug that you’ll need to follow, like prior authorization, quantity limit or step therapy

**Phrases to know:**
- **MO** = mail order
- **QL** = quantity limit
- **EA** = each
- **ITALICS** — generic drugs that generally have lower copays and costs
- **CAPITALS** — brand-name drugs that generally have higher copays and costs

Find your prescription drugs

There are two ways to find drugs in the formulary:

1. **Search by category.** For example, omeprazole is listed under “Gastrointestinal agents.”
2. **Search by name in the index.** The drugs in this section are listed alphabetically.