



**SEE HOW  
INSURANCE  
CHANGES  
MAY AFFECT YOU**

 **Cosentyx<sup>®</sup>**  
(secukinumab)

**NOVARTIS  
IS HERE  
TO HELP.**



This brochure contains photos of actual patients who have been compensated for their time.

# SEE HOW YOU CAN AVOID DISRUPTION IN YOUR TREATMENT WITH COSENTYX® (secukinumab)

Open enrollment is your chance to choose or renew a health plan that guarantees you're covered. This way you can continue your COSENTYX treatment without interruption.

**IMPORTANT: Use this brochure to help you gather information you may need to stay on COSENTYX.**



This brochure contains photos of actual patients who have been compensated for their time.

# Key Questions to Ask:



## Is my prescription for COSENTYX® (secukinumab) going to be covered?

Most health plans should cover COSENTYX. However, it's important to double check before choosing a health plan. This ensures there's no disruption to your treatment. If you're privately insured, COSENTYX® Connect Support has a co-pay\* offer. This could allow you to pay as little as \$0 for your COSENTYX, if you are eligible.



## How much will I have to pay?

You may pay different amounts for your COSENTYX prescription—even if it's covered. This will depend on your health plan's deductibles, co-pays, and/or coinsurance.



CO-PAY\*  
OFFER

## Need help covering your COSENTYX?

The COSENTYX® (secukinumab) \$0 Co-Pay Offer\* helps eligible† privately insured patients save on their out-of-pocket expenses for their treatment. **This could allow you to pay \$0 for COSENTYX.** To learn more, visit [COSENTYX.com](https://www.cosentyx.com) or call **1-844-COSENTYX (1-844-267-3689)**.

\*Limitations apply for privately insured patients only. Please see full terms and conditions on page 7.

†Certain payers have carve-outs that restrict utilization of manufacturer support programs.

If your insurance doesn't cover COSENTYX, you may be eligible for Covered Until You're Covered. This is a program that can help you access your COSENTYX while you wait for insurance to kick in. You can call your COSENTYX® Connect team for more information **1-844-COSENTYX (1-844-267-3689)**.

Turn to the next page for questions to ask your provider.

# Is COSENTYX® (secukinumab) Covered?

Contact the health plans you are considering and ask the following questions.



Check the boxes that apply, compare the plan benefits, and pick the plan that's best for you.

## Current Health Plan

## Health Plan A

## Health Plan B

### Is COSENTYX covered by my health plan?

Prescription medications being "covered" means that the health plan will pay for a portion of the cost.

**Tip:** If COSENTYX is NOT covered, the health plan will not pay for the medication.

Yes

No

Yes

No

Yes

No

### Is a Prior Authorization (PA) or PA renewal required for COSENTYX?

Some plans may require your doctor to get permission (via a PA) from the health plan in order to prescribe it.

**Tip:** Talk to your doctor if you find out that there are requirements to stay on COSENTYX.

Yes

No

Yes

No

Yes

No

### Is my doctor in network?

Doctors who are in network may charge less for your office visit.

**Tip:** If your current doctor is out of network, check if you can still see them and ask about the cost difference.

Yes

No

Yes

No

Yes

No

# How Much Will I Have to Pay for It?

## How much is the annual deductible for my prescription medications?

The prescription deductible is the amount you pay for drugs before your health plan starts to pay a portion of the costs.

Current Health Plan

\$

Health Plan A

\$

Health Plan B

\$

## How much is the co-pay or co-insurance for a COSENTYX® prescription?

You will have either a co-pay or co-insurance. This is the amount you pay each time you fill your COSENTYX prescription. Co-pays are typically a fixed dollar amount (for example, \$20). Co-insurance is a percentage of the cost (for example, 20%). If you're privately insured, you may be eligible for the COSENTYX Co-Pay Program\* to help minimize the cost you pay for your prescription.

**Tip:** If your prescription is filled at an out-of-network specialty pharmacy, your costs may be higher.

\$

\$

\$

## How much is the annual out-of-pocket maximum for prescription medications?

An annual out-of-pocket maximum is the most you will pay for your prescriptions in a year. Once you've spent this amount, the health plan will usually pay 100%.

\$

\$

\$

## If I use the \$0 Co-Pay\* Card or Co-Pay reimbursement, will the cost of COSENTYX be applied to my annual deductible?

The majority of the time the co-pay card and/or reimbursement will count towards your annual deductible. However, some plans will have restrictions (eg, accumulator programs) that prevent this. COSENTYX is aware of these challenges and offers a range of co-pay and reimbursement support.

**Tip:** Open enrollment is a great chance to choose a plan that covers COSENTYX. Make sure to check with your provider before picking your health plan.

Yes

No

Yes

No

Yes

No

\*Please see program terms and conditions on page 7.

# Common Terms

## Coverage Terms Is COSENTYX® (secukinumab) Covered?

### Prescription drug coverage

Health insurance (or plan) that helps pay for prescription drugs and medications.

### Formulary

A list of prescription medications covered by a specific health plan. Also called a prescription medication list.

### Prior authorization (PA)

Approval from a health plan that may be required before you fill a prescription.

### In-network providers

The providers your plan has contracted with to provide health care services. (Examples are your doctor and specialty pharmacies.)

### Out-of-network providers

Providers who do not contract with your health insurance or plan. Out-of-network coinsurance and co-payments usually cost more than in-network co-insurance and co-payments.

### Pharmacy benefits

Coverage for prescription drugs that patients can self-administer or have administered at a provider's office or facility. Typically separate from physician-administered medications covered under a Medical Benefit.

### Co-pay accumulator program

An approach that some health plans take that does not count the cost of a prescription drug to be applied toward the annual deductible if a co-pay card or co-pay reimbursement is used.

### Specialty pharmacy

A pharmacy that manages filling specialty medications like COSENTYX.

## Affordability Terms

### How Much Will I Have to Pay?

#### Premium

The amount you pay for your health care insurance every month.

#### Prescription deductible

The amount you pay for drugs before your health plan starts to pay a portion of the costs. With a \$2000 deductible, for example, you pay the first \$2000.

#### Co-pay, or co-payment

A fixed amount (\$20, for example) you pay for prescription medications after you've paid your deductible.

#### Co-insurance

The percentage of costs of prescription medications you pay (for example, 20%) after you've paid your deductible.

#### Annual out-of-pocket maximum for prescription medications

The most you will need to pay for your prescriptions over 1 calendar year on your health plan. Your insurance will pay 100% of the costs associated with your prescriptions once you've hit your maximum limit. This limit doesn't include monthly premiums or uncovered medications.

\*Limitations apply. Valid only for those with private insurance. The COSENTYX Co-Pay Program includes the Co-Pay Card, Payment Card (if applicable), and Rebate, with a combined annual limit up to \$16,000. Patient is responsible for any costs once limit is reached in a calendar year. Program not valid (i) under Medicare, Medicaid, TRICARE, VA, DoD, or any other federal or state health care program, (ii) where patient is not using insurance coverage at all, (iii) where the patient's insurance plan reimburses for the entire cost of the drug, or (iv) where product is not covered by patient's insurance. The value of this program is exclusively for the benefit of patients and is intended to be credited towards patient out-of-pocket obligations and maximums, including applicable co-payments, coinsurance, and deductibles. Program is not valid where prohibited by law. Patient may not seek reimbursement for the value received from this program from other parties, including any health insurance program or plan, flexible spending account, or health care savings account. Patient is responsible for complying with any applicable limitations and requirements of their health plan related to the use of the Program. Valid only in the United States and Puerto Rico. This Program is not health insurance. Program may not be combined with any third-party rebate, coupon, or offer. Proof of purchase may be required. Novartis reserves the right to rescind, revoke, or amend the Program and discontinue support at any time without notice.

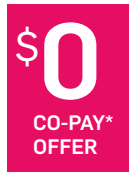
# CONTINUING TREATMENT WITH COSENTYX<sup>®</sup>

## Protect your prescription

Open enrollment plays an important role in maintaining your access to COSENTYX—it's a chance to review and renew your coverage. So you can feel assured that your treatment will continue without disruption.

## We're Here to Help

Call **1-844-COSENTYX (1-844-267-3689)** or visit the COSENTYX<sup>®</sup> Connect website at [connect.COSENTYX.com/COSENTYXsignup](https://connect.COSENTYX.com/COSENTYXsignup).



## Need help covering your COSENTYX?

COSENTYX can help you save on your prescription out-of-pocket costs every month, if you are eligible.

\*Limitations apply. For commercially insured patients only. Please see full terms and conditions on page 7.

