



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

SEE HOW INSURANCE CHANGES MAY AFFECT YOU

NOVARTIS IS HERE TO HELP.

 **Cosentyx**[®]
(secukinumab)



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

SEE HOW YOU CAN AVOID DISRUPTION IN YOUR COSENTYX[®] (secukinumab) TREATMENT

There are times when your insurance may change during the year – like during open enrollment or due to a plan update. During open enrollment, you can change your insurance plan, or find out if there will be any changes to your existing plan in the new year.

Use this brochure to help you gather the information you may need to know 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 going to be covered?

Most health plans should cover COSENTYX, but you may want to check your plan's rules about its coverage of COSENTYX.



How much will I have to pay?

Even when COSENTYX is covered by your insurance plan, you may pay different amounts for it depending on the insurance plan's deductibles, co-pays or co-insurance for the prescription.

\$ **0**
CO-PAY*

Did you know?

COSENTYX can help you save on your prescription out-of-pocket costs every month. Call COSENTYX Connect (1-844-267-3689) to learn more.

*Limitations apply. For those commercially insured and 18 years or older. Up to a \$16,000 annual cap. You will be responsible for any co-pay once limit is reached in a calendar year. **This offer is not valid under Medicare, Medicaid, or any other federal or state program.** Not valid for cash-paying patients. Novartis reserves the right to rescind, revoke, or amend this program without notice.

Is COSENTYX[®] (secukinumab) Covered? Compare Plan Benefits

Contact the insurance plans you are considering, and ask the following questions. Write down the answers, compare, and pick the plan that's best for you.

Is COSENTYX covered by my insurance plan?

Prescription medications that are “covered” means that the insurance plan will pay for a portion of the cost.

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

Current Insurance Plan

Yes or No

Insurance Plan A

Yes or No

Insurance Plan B

Yes or No

Are there any requirements for COSENTYX – for example, is a Prior Authorization (PA) or PA renewal required?

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

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

Yes or No

Yes or No

Yes or No

Is my doctor in-network?

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

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

Yes or No

Yes or No

Yes or No

How Much Will I Have to Pay for It?

Affordability

How much is the annual deductible for my prescription medications, by individual and by family?

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

Current Insurance Plan

\$

Insurance Plan A

\$

Insurance 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, which 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 cost (for example, 20%).

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, by individual and by family?

An annual out-of-pocket maximum for prescription medications is the most you will pay for prescription medications for the calendar year. Once you've spent this amount for your prescription medications, the insurance 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?

Some plans may have a restriction that doesn't allow for the cost of a drug to count toward the annual deductible and/or out-of-pocket maximum when a co-pay card or co-pay reimbursement is used. It's best to check with your specific health plan to learn about their policies. This may be referred to as a co-pay accumulator program.

Tip: Novartis has a number of options to help, including electronic or paper-based reimbursement and a different kind of payment card.

Yes or No

Yes or No

Yes or No

Does the plan accept use of co-pay cards for prescription medications, and are there any limitations for use?

Some plans may have restrictions when using co-pay cards. Call COSENTYX Connect (1-844-267-3689) to learn about programs that you may be eligible for, like the \$0 Co-pay Card or Co-pay Reimbursement for commercially insured patients.

Yes or No

Yes or No

Yes or No

Common Terms

Coverage Terms

Is COSENTYX 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 prescription medication plan or another insurance plan offering prescription medication benefits. Also called a prescription medication list.

Prior authorization

Approval from a health plan that may be required before you fill a prescription, in order for the prescription to be covered by your plan.

In-network providers

The providers your plan has contracted with to provide healthcare 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 co-insurance and co-payments are usually more than in-network co-insurance and co-payments.

Pharmacy benefit

The prescription medications covered under an insurance plan.

Co-pay accumulator program

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

Specialty pharmacy

Specialty pharmacy is the company that manages filling prescriptions for specialty medications like COSENTYX.

Affordability Terms

How Much Will I Have to Pay?

Premium

The amount you pay for your healthcare insurance every month for the coverage.

Prescription deductible

The amount you pay for drugs before your health plan starts to pay a portion of the costs. With a \$2,000 deductible, for example, you pay the first \$2,000 of drugs.

Co-pay, or co-payment

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

Co-insurance

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

Annual out-of-pocket maximum for prescription medications

The most you have to pay for prescription medications in a plan year. After you spend this amount on deductibles, co-payments, and co-insurance, your insurance plan pays 100% of the costs of prescription medications. The out-of-pocket limit doesn't include your monthly premiums. It also doesn't include anything you spend for prescription medications that your plan doesn't cover.

CONTINUING
TREATMENT
WITH COSENTYX
SHOULDN'T BE
A HASSLE

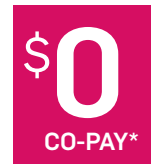
COSENTYX® Connect Personal Support Program

Have questions about how any insurance changes may affect coverage for COSENTYX, or what to ask during open enrollment? We help take care of the details, so you can focus on staying on treatment.

We're Here to Help.

Call 1-844-COSENTYX (1-844-267-3689)
or visit the COSENTYX Connect website
at connect.cosentyx.com/cosentyxsignup

Did You
Know?



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

*Limitations apply. For those commercially insured and 18 years or older. Up to a \$16,000 annual cap. You will be responsible for any co-pay once limit is reached in a calendar year. **This offer is not valid under Medicare, Medicaid, or any other federal or state program.** Not valid for cash-paying patients. Novartis reserves the right to rescind, revoke, or amend this program without notice.

