

Copay Maximizer

For Members



Frequently Asked Questions

What is Variable Copay?

Variable Copay is a program through your employer that significantly reduces the cost of eligible brand and specialty medications by utilizing manufacturer-provided coupons. With the Variable Copay Maximizer program, your out-of-pocket cost for prescription drugs may be reduced or eliminated.

Do you need to pay your deductible if you use a coupon on a PPO/Copay Plan?

You will still be responsible for the full amount of your deductible. The manufacturer coupon will pay for the member's medication equally over 12 months until the coupon is exhausted. Subsequently, members will need to pay their remaining deductible once the coupon has been exhausted.

What is a Copay Maximizer program?

With this program, the full value of the manufacturer's coupon is applied equally over twelve months. As a result, it reduces (or eliminates) your out-of-pocket costs. Your out-of-pocket costs may be low enough that it never reaches your annual deductible or out-of-pocket maximum. You will need to continue using a coupon until you are no longer eligible for the coupon or have met your out-of-pocket limit. You will get credit for actual money paid out of your pocket on every fill.

How will you be contacted about Variable Copay?

If you currently fill prescriptions that are eligible for the Variable Copay program, you will be contacted by letter or telephone from the Variable Copay team to enroll. For expedited enrollment, please contact Variable Copay at 833-439-9617, Monday- Friday 8 am-5:30 pm CST.

What medications are eligible for the Variable Copay program?

Many brand and specialty drugs have a manufacturer coupon available to bring value and savings to the member. Please visit variablecopay.com for a complete listing of eligible medications.

What is a Variable Copay Network Pharmacy and what services do they offer?

A Variable Copay Network Pharmacy is a certified pharmacy that participates in the Variable Copay program, fulfills prescriptions, and provides free services such as automated shipping and refills. Your medications will arrive monthly via a shipping courier (UPS, FedEx, DHL) - approximately 5-7 days before your current medications are completed. The Variable Copay Network Pharmacy will contact you each month for reminders about your shipment and verification of address.

Will you help transfer my prescription from my current pharmacy?

Yes. An assigned Variable Copay Network Pharmacy will contact you and identify your current pharmacy to facilitate the prescription transfer for your remaining refills. If no refills are remaining, the pharmacy will contact your physician for a new prescription. If you are currently utilizing a coupon for your medication, you will most likely be able to continue using that coupon with Variable Copay at a participating Variable Copay Pharmacy. Please note the coupon's full value may not be available if you have used the coupon on prior fills.

Do I have to order refills?

You will be contacted 5-7 days before your refill day to confirm your shipping address and the date you prefer to receive the medication. If your email is on file, you may also receive an email to schedule the next delivery. To schedule an advanced delivery, you are encouraged to call a Variable Copay Network Pharmacy that has filled and shipped previous medications. You will receive a letter with your medication shipment informing you when only one refill remains. At this time, a Variable Copay Network Pharmacy will contact your physician for additional refills.

Contact the Variable Copay Pharmacy that has been filling your medication for any questions regarding medication delivery at the phone number provided below:

- CRx Specialty: 877-646-1716
- Encore Pharmacy: 817-335-5712
- BioPlus Specialty: 407-830-8820

Questions about the Variable Copay Program?

Call us: (833) 439-9617

Email us at questions@variablecopay.com

Visit us: variablecopay.com