

# HEALTH INSURANCE

Understanding makes a difference

INSURANCE  
OVERVIEW

PRESCRIPTION  
DRUG COVERAGE

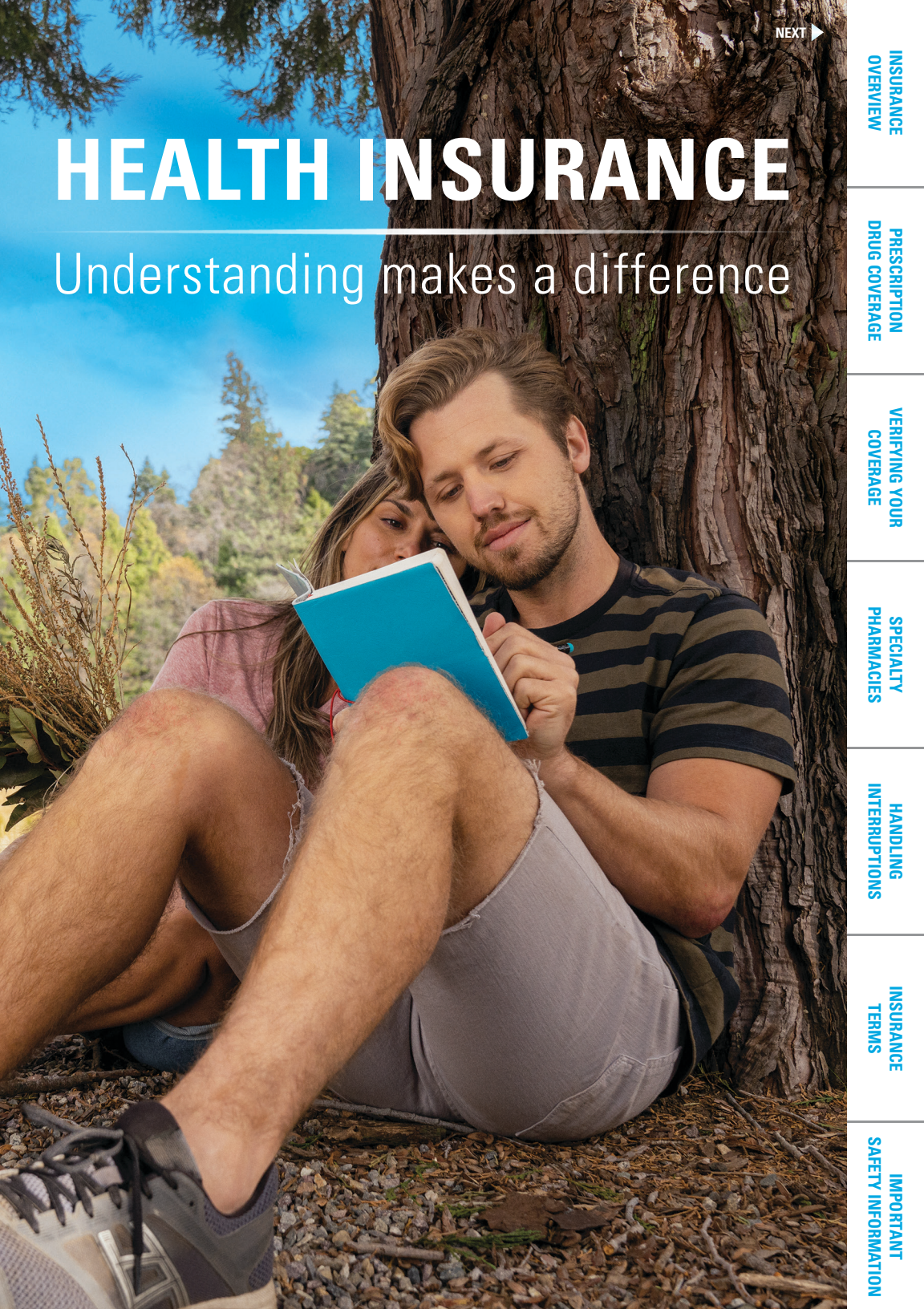
VERIFYING YOUR  
COVERAGE

SPECIALTY  
PHARMACIES

HANDLING  
INTERRUPTIONS

INSURANCE  
TERMS

IMPORTANT  
SAFETY INFORMATION



# MAKING SENSE of health insurance

When you're taking a specialty medicine like SKYRIZI, **understanding the insurance process can help you stay on track** with your prescribed treatment plan and avoid disruptions.

## THIS BROCHURE CAN HELP YOU BETTER UNDERSTAND:

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

Don't understand a word or phrase? See our glossary [here](#).



As you read through this brochure, you may have questions. Reach out to your **Skyrizi Complete Ambassador\*** or an **Insurance Specialist** at **1.866.SKYZIZI** (1.866.759.7494).

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\*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.

Please see **Important Safety Information** on pages 17-18.  
Please see full **Prescribing Information**, including **Medication Guide**, and discuss with your doctor.



# WHAT IS health insurance?



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

## TYPES OF COVERAGE

### MEDICAL BENEFITS

cover doctor, hospital, as well as surgery, lab tests, and mental health services.

If taking SKYRIZI for moderate to severe Crohn's disease, your medical benefits may cover your infusion costs.

OR

### PHARMACY BENEFITS

SKYRIZI injections, including the SKYRIZI On-Body Injector for Crohn's disease, may fall under this benefit.

## USES<sup>1</sup>

SKYRIZI is a prescription medicine used to treat adults with:

- moderate to severe plaque psoriasis who may benefit from taking injections or pills (systemic therapy) or treatment using ultraviolet or UV light (phototherapy).
- active psoriatic arthritis (PsA).
- moderate to severe Crohn's disease.

## SAFETY CONSIDERATIONS<sup>1</sup>

**SKYRIZI may cause serious side effects, including:**

- **Serious allergic reactions:** Stop using SKYRIZI and get emergency medical help right away if you get any symptoms of a serious allergic reaction.

- **Infections:** SKYRIZI may increase your risk of infections. Before starting treatment, your doctor should check you for infections and tuberculosis. Tell your doctor right away if you have an infection or symptoms of one.

**Do not use SKYRIZI if you are** allergic to risankizumab-rzaa or any of the ingredients in SKYRIZI.

- Also, tell your doctor if you plan to or recently received a vaccine.
- **Liver problems in Crohn's disease:** A person with Crohn's disease who received SKYRIZI by intravenous infusion developed changes in liver blood tests with a rash that led to hospitalization. Your doctor will do liver blood tests before and during treatment and may stop treatment with SKYRIZI if you develop liver problems.

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# TYPES OF health insurance

## THERE ARE 2 MAJOR PROVIDERS OF HEALTH INSURANCE:

COMMERCIAL (PRIVATE)	GOVERNMENT
<p><b>Insurance offered by privately owned companies:</b></p> <ul style="list-style-type: none"> <li>• Insurance you buy on your own</li> <li>• Insurance provided by your employer</li> <li>• An insurance plan you buy through the insurance market (similar to the Affordable Care Act)</li> </ul>	<p><b>Insurance programs offered by the government:</b></p> <ul style="list-style-type: none"> <li>• Medicare for people over 65</li> <li>• Medicaid for people in financial need</li> <li>• Veterans Affairs benefits for military veterans</li> </ul>



This brochure focuses mainly on commercial insurance.

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# TYPES OF

## commercial health insurance

INSURANCE  
OVERVIEWPRESCRIPTION  
DRUG COVERAGEVERIFYING YOUR  
COVERAGESPECIALTY  
PHARMACIESHANDLING  
INTERRUPTIONSINSURANCE  
TERMSIMPORTANT  
SAFETY INFORMATION

### WHICH TYPE OF INSURANCE DO YOU HAVE?

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



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# THE DIFFERENT KINDS

## of commercial insurance plans

Some plans restrict you to using their 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 the 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.

#### OUT-OF-POCKET MAXIMUM

Example: 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 (out-of-pocket maximum). 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 YOU SHOULD KNOW

## about prescription drug coverage

**Your insurance company may not be the company that handles 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, and can provide you with more information about your coverage.

### YOU MAY HAVE TO CARRY 2 SEPARATE INSURANCE CARDS:

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

From the company that provides your **medical benefits.**

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

From the company that manages your **prescription benefits.**

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



If you're eligible and commercially insured, the Skyrizi Complete Savings Card\* can help **reduce your out-of-pocket costs.** Reach out to your Ambassador to learn more. Or if you prefer, connect virtually. Ask your Ambassador if virtual visits are available.

\*Please see Terms and Conditions [here](#).  
Eligibility restrictions apply.

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# WHAT IS A FORMULARY?

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



**It’s important to know the limits and requirements that apply to your treatment plan.**

Your insurance may also have special requirements before it will cover certain medicines.

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.

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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.



**Note:** If you're taking SKYRIZI for moderate to severe Crohn's disease, your health care provider may need to request 2 BVs and 2 PAs. First, for your infusions and the second for your SKYRIZI On-Body Injector.

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# HOW TO GET

## a Benefits Verification for your medicine

It's important to 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:**

### STEP 1 - THE INFORMATION YOU'LL NEED



- Your name and address
- The name and address of your prescribing doctor
- Your Prescription Benefits Card
- Your Medical Benefits Card

### STEP 2 - ONE CALL DOES IT



- Call an Insurance Specialist at **1.866.SKYRIZI** (1.866.759.7494)
- Tell the Insurance Specialist that you want to complete a benefits verification for your medicine
- Give the Insurance Specialist the needed information

### STEP 3 - RESPONSE WITHIN 48 HOURS



- You may 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 specific specialty pharmacy?** If yes, note its name and number:
  - Specialty pharmacy \_\_\_\_\_
  - Phone number \_\_\_\_\_

Note: If you're taking SKYRIZI for moderate to severe Crohn's disease, you may have 2 different specialty pharmacies for your infusions and SKYRIZI On-Body Injector prescriptions.

MY CO-PAYMENTS AND CO-INSURANCE:



**Your doctor may have specified a specialty pharmacy for your prescriptions or already sent them 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:



You may be able to **save on your out-of-pocket costs** with the Skyrizi Complete Savings Card.\* Reach out to your Ambassador to learn more or if you have any questions about your insurance.

\*Eligibility restrictions apply. Please see Terms and Conditions [here](#).

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# WORRIED ABOUT affording your medicine?

You aren't alone with financial challenges and concerns. Skyrizi Complete and your Ambassador are here to provide you with information and insights that can help you:



**Save on the cost of your SKYRIZI treatment:** If you're eligible and have commercial insurance, you can reduce your co-pay costs with the Skyrizi Complete Savings Card.\*



### Navigate insurance decisions:

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



To connect with these resources,  
**call your Skyrizi Complete Ambassador**  
or one of our **Insurance Specialists** at  
**1.866.SKYRIZI** (1.866.759.7494).

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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 complex or rare conditions. They may need monitoring, special handling or shipping, or additional insurance approvals.

Note: If you're taking SKYRIZI for moderate to severe Crohn's disease, you may have 2 different specialty pharmacies: 1 for your infusions and 1 for your SKYRIZI On-Body Injectors.

For some patients, you'll be ordering SKYRIZI for your infusions directly from a specialty pharmacy and will need to bring it to your infusion site. For other patients, your infusion site will handle ordering SKYRIZI and shipping directly to them.

## GETTING YOUR SKYRIZI FROM A SPECIALTY PHARMACY

### STEP 1

Find out which specialty pharmacy your prescription was sent to, and ask your doctor for its name and phone number.

### STEP 2

Sign up for the Skyrizi Complete Savings Card by calling **1.866.SKYRIZI** (1.866.759.7494). Always mention your savings card when you talk with your specialty pharmacy.

### STEP 3

After your insurance approves your prescription, you should expect a call from your specialty pharmacy to arrange payment and delivery. For each of your SKYRIZI treatments, it's important to call your pharmacy to confirm your medicine has been shipped and delivered to help ensure it arrives when you need it.

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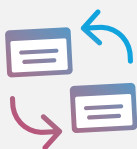
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# LIFE DOESN'T ALWAYS GO

## exactly as planned

Unexpected events can disrupt your ability to stay on track with your prescribed treatment plan. Skyrizi 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
- At 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 [here](#))



### Job changes?

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



### Need guidance during a life change?

Call your Skyrizi Complete Ambassador at **1.866.SKYRIZI** (1.866.759.7494) 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 insurance)

### Medicaid:

A 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 the 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%

### Pharmacy Benefit Manager (PBM):

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

### Pharmacy Benefits:

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

### Premium:

The amount you pay for your health insurance every month.

### 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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# IMPORTANT SAFETY INFORMATION ABOUT SKYRIZI® (risankizumab-rzaa)<sup>1</sup>

## IMPORTANT SAFETY INFORMATION<sup>1</sup>

### What is the most important information I should know about SKYRIZI® (risankizumab-rzaa)?

#### SKYRIZI is a prescription medicine that may cause serious side effects, including:

##### Serious allergic reactions:

- Stop using SKYRIZI and get emergency medical help right away if you get any of the following symptoms of a serious allergic reaction:
  - fainting, dizziness, feeling lightheaded (low blood pressure)
  - swelling of your face, eyelids, lips, mouth, tongue, or throat
  - trouble breathing or throat tightness
  - chest tightness
  - skin rash, hives
  - itching

##### Infections:

SKYRIZI may lower the ability of your immune system to fight infections and may increase your risk of infections. Your healthcare provider should check you for infections and tuberculosis (TB) before starting treatment with SKYRIZI and may treat you for TB before you begin treatment with SKYRIZI if you have a history of TB or have active TB. Your healthcare provider should watch you closely for signs and symptoms of TB during and after treatment with SKYRIZI.

- Tell your healthcare provider right away if you have an infection or have symptoms of an infection, including:
  - fever, sweats, or chills
  - cough
  - shortness of breath

- blood in your mucus (phlegm)
- muscle aches
- warm, red, or painful skin or sores on your body different from your psoriasis
- weight loss
- diarrhea or stomach pain
- burning when you urinate or urinating more often than normal

**Do not use SKYRIZI if you are** allergic to risankizumab-rzaa or any of the ingredients in SKYRIZI.

#### Before using SKYRIZI, tell your healthcare provider about all of your medical conditions, including if you:

- have any of the conditions or symptoms listed in the section “What is the most important information I should know about SKYRIZI?”
- have an infection that does not go away or that keeps coming back.
- have TB or have been in close contact with someone with TB.
- have recently received or are scheduled to receive an immunization (vaccine). Medicines that interact with the immune system may increase your risk of getting an infection after receiving live vaccines. You should avoid receiving live vaccines right before, during, or right after treatment with SKYRIZI. Tell your healthcare provider that you are taking SKYRIZI before receiving a vaccine.
- are pregnant or plan to become pregnant. It is not known if SKYRIZI can harm your unborn baby.
- are breastfeeding or plan to breastfeed. It is not known if SKYRIZI passes into your breast milk.

(Continued on next page)

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# IMPORTANT SAFETY INFORMATION

## ABOUT SKYRIZI® (risankizumab-rzaa)<sup>1</sup> (continued)

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Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements.

### What are the possible side effects of SKYRIZI?

**SKYRIZI may cause serious side effects. See “What is the most important information I should know about SKYRIZI?”**

**Liver problems in Crohn’s disease:** A person with Crohn’s disease who received SKYRIZI by intravenous infusion developed changes in liver blood tests with a rash that led to hospitalization. Your doctor will do blood tests to check your liver before, during, and up to 12 weeks of treatment and may stop treatment with SKYRIZI if you develop liver problems. Tell your doctor right away if you notice any of the following symptoms: unexplained rash, nausea, vomiting, stomach (abdominal) pain, tiredness (fatigue), loss of appetite, yellowing of the skin and eyes (jaundice), and dark urine.

The most common side effects of SKYRIZI in people treated for Crohn’s disease include: upper respiratory infections, injection site reactions, fever, headache, stomach (abdominal) pain, back pain, joint pain, and low red blood cells (anemia).

The most common side effects of SKYRIZI in people treated for plaque psoriasis and psoriatic arthritis include upper respiratory infections, feeling tired, fungal skin infections, headache, and injection site reactions.

These are not all the possible side effects of SKYRIZI. Call your doctor for medical advice about side effects.

Use SKYRIZI exactly as your healthcare provider tells you to use it.

SKYRIZI is available in a 150 mg/mL prefilled syringe and pen, a 600 mg/10 mL intravenous infusion, and a 360 mg/2.4 mL single-dose prefilled cartridge with on-body injector.

**You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://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](http://AbbVie.com/myAbbVieAssist) to learn more.**

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

### Skyrizi Complete Savings Card Terms & Conditions

Eligibility: Available to patients with commercial insurance coverage for SKYRIZI® (risankizumab-rzaa) who meet eligibility criteria. This 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. Offer subject to change or termination without notice. Restrictions, including monthly maximums, may apply. This is not health insurance. For full Terms and Conditions, visit [SKYRIZISavingsCard.com](http://SKYRIZISavingsCard.com). To learn about AbbVie’s privacy practices and your privacy choices, visit [www.abbvie.com/privacy.html](http://www.abbvie.com/privacy.html)

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