gravie



Gravie's Transition to Express Scripts®:
Key Facts for Members

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Your Gravie Pharmacy Transition from CVS Caremark to Express Scripts

Starting January 1, 2026, Gravie is partnering with Express Scripts,® Evernorth's pharmacy benefit services business, replacing CVS Caremark. This change impacts all Gravie members, regardless of health plan type or renewal date.

For all medication needs until December 31, 2025, please continue using CVS Caremark including CVS Specialty Pharmacy and PrudentRx for co-pay assistance on specialty medications. See below for answers to commonly asked questions.

What's a pharmacy benefit manager?

A **pharmacy benefit manager (PBM)** is the company that helps administer your prescription drug benefits on Gravie's behalf. PBMs negotiate with pharmacies and drug manufacturers to determine which medications are covered and how much you pay for them. They also manage pharmacy networks, process prescription claims, and oversee mail-order and specialty pharmacy services.

What's changing in 2026?

- **Effective January 1, 2026:** Express Scripts will manage the formulary, specialty pharmacy (via Accredo, replacing CVS Specialty Pharmacy), prior authorizations, mail-order services, and co-pay assistance program (via **SaveOnSP**, replacing PrudentRx) for **all Gravie plans and members.**
- This change is designed to create more opportunities for savings, broaden pharmacy access, and introduce new member price-transparency tools so you can easily compare medication prices across different retailers.

What should I do through December 31, 2025?

- Continue filling prescriptions through CVS Caremark (including CVS Specialty and mail-order) through December 31, 2025.
- If a refill is due in late December, consider filling it with CVS to avoid a gap during the cutover.

How might the transition to Express Scripts impact me?

Most members will not be impacted by the change to Express Scripts, but some medication **costs or coverage** will change under the Express Scripts formulary and 2026 Gravie health plan designs. Potential changes include in-network retail pharmacy participation, co-pay assistance eligibility for specialty medications, plan and formulary* exclusion changes, and differences in coverage criteria such as **preventive drug coverage, tier* placement, step therapy, or quantity limits.**

Impacted members will receive targeted letters in the mail in early November with details of the impact and action steps to take to avoid gaps in care or out-of-pocket increases. We know healthcare changes can feel stressful—Express Scripts, Accredo, SaveOnSP, and Gravie are here to help.

*A **formulary** is the list of prescription drugs that a pharmacy benefit manager (on behalf of a health plan) has approved for coverage based on clinical effectiveness and cost. A **formulary tier** is a category within the formulary that determines how much a member pays out-of-pocket for a drug.

How will I be notified of the change(s) that impact me?

- Employers will share a general notification to all members about the transition to Express Scripts effective January 1, 2026 including a notification letter and this FAQ.
- **Personalized letters** will be mailed by **November 1, 2025** to all members whose drug coverage or costs are affected, with ***specific next steps. Please make sure the email, phone number, and mailing address you use to receive Gravie communications are up-to-date.***
- The **Gravie pharmacy team will proactively call high-risk members** who are experiencing multiple drug coverage disruptions (e.g., those on transplant medications). In addition, their prescribing provider will receive a fax with details about the medication coverage changes, covered alternatives, and Express Scripts formulary resources.

Will I get a new membership ID card?

Yes. ID cards with Express Scripts details will be available in the Gravie App or portal immediately on January 1, 2026 and all members will also receive **new ID cards in the mail** with Express Scripts details **around January 1, 2026** too. Please present the new card to your pharmacy to keep records current and avoid delays.

Will there be any changes to my retail pharmacy network?

Express Scripts has over 64,000 in-network retail pharmacies across the country. Most pharmacies currently in-network with CVS, will continue to be in-network with Express Scripts (including CVS). If you've received a prescription in the last six months from a pharmacy that's not in the Express Scripts network, you'll receive a letter letting you know so you can take steps to find a nearby in-network pharmacy to keep your out-of-pocket costs down.

Will my prescription(s) carry over?

- **Non-specialty medications:** Most active non-specialty prescriptions will be available to refill at network pharmacies under Express Scripts starting January 1, 2026. Some prescriptions may require a new prescription from the provider due to state, clinical, or formulary rules. Members should bring their new ID card to the pharmacy or call in with your Express Scripts details if your pharmacy will take them over the phone.
- **Specialty medications (Accredo):** Accredo will coordinate onboarding for members on active specialty therapies. Prior to all first fills and subsequent refills members will need to communicate with the Accredo specialty pharmacy experts and in some cases, additional documentation may be required before Accredo can dispense the medication.
- **Mail-order:** Remaining refills on mail-order prescriptions (excluding most controlled substances) will transfer automatically; **members will receive their mail-orders from Express Scripts after January 1.** Auto-refill preferences and payment methods will need to be re-established with Express Scripts Pharmacy once refills run out.

Will my prior authorization(s) carry over?

Active prior authorizations will transfer automatically and be honored through their original end date approved by CVS, **except for medications excluded from the Express Scripts formulary.** Members impacted by the new formulary exclusions will receive a letter in the mail in early November with next steps and the prescribing provider will receive a fax notice.

How will specialty medications be fulfilled?

Accredo Specialty Pharmacy will replace CVS Specialty Pharmacy. All specialty medications must be filled exclusively through Accredo starting January 1, 2026. Accredo provides home delivery and personalized support to help manage specialty medications. Accredo does not have any physical retail locations—all specialty medications through Accredo will be delivered to you. Accredo's specialty-trained pharmacists and nurses are available 24/7 for any questions about members' therapy. As a reminder, Accredo will coordinate onboarding for members on active specialty therapies. In some cases, a new prescription or additional documentation may be required before Accredo can dispense the medication.

How will co-pay assistance for specialty medications be provided?

SaveOnSP will replace PrudentRx for co-pay assistance with specialty medications. SaveOnSP is available only when eligible specialty prescriptions are filled through Accredo (the Express Scripts specialty pharmacy). The eligible drug list differs from PrudentRx, so not all medications will match. Impacted members will receive a mailed letter with their options and next steps.

If you have a SaveOnSP-eligible medication, you'll receive a call from a SaveOnSP representative to help enroll you in manufacturer co-pay assistance and set up monitoring of your pharmacy account to ensure you receive the appropriate benefit support. Enrollment can only be completed over the phone, so it's important that you answer SaveOnSP's call or return it at your earliest convenience.

Some medications eligible for PrudentRx co-pay assistance will no longer be eligible for assistance with SaveOnSP. Members whose co-pay assistance eligibility is being impacted by the transition to Express Scripts will receive a letter in the mail in early November with next steps.

Remind me again why Gravie is switching to Express Scripts?

At Gravie, we're on a mission to create health benefits that *actually* work for small and midsize businesses. That means we're always looking for ways to make benefits more affordable for you, while still offering rich, easy-to-use coverage to get the care you need. We believe Express Scripts® by Evernorth is the best pharmacy benefits partner to help us deliver great, affordable pharmacy benefits to you—both now and into the future.

How can I view more details on Express Scripts pharmacy network, covered medications, and price comparisons?

- **BEFORE January 1, 2026:** Members can check the Express Scripts pharmacy network, formulary, and price comparisons by going to express-scripts.com/gravie.
- **AFTER January 1, 2026:** Members can log into Express Scripts through their Gravie member account by going to member.gravie.com or the Gravie App and clicking ***Pharmacy.***

Who can I contact if I need help with my pharmacy benefits?

Gravie partners with pharmacy benefit managers like CVS Caremark and Express Scripts to manage prescription benefits for our members. These partners specialize in pharmacy benefit services and are best equipped to answer your pharmacy-related questions. To get answers as quickly as possible, we encourage you to use the contact methods listed below to reach these pharmacy experts directly.

If you contact Gravie Care about a pharmacy-related question or issue, our team will connect you to the right resource. In most cases, this may mean transferring you to CVS Caremark, Express Scripts, or their partners for the fastest and most accurate support. For the quickest help from trained pharmacists, it's often best to reach out to our pharmacy partners directly.

- **For pharmacy needs with fill dates BEFORE January 1, 2026:** Continue reaching out to CVS Caremark, CVS Specialty Pharmacy, or PrudentRx with any questions.
  - **CVS Caremark:** 833.847.8881
  - **CVS Specialty Pharmacy:** 800.237.2767
  - **PrudentRx:** 800.578.4403
- **For pharmacy needs with fill dates AFTER January: The Express Scripts phone lines are open** for Gravie members to ask questions and get the help you need to prepare for the transition on January 1, 2026. You can reach out to **Express Scripts, Accredo Specialty Pharmacy, or SaveOnSP** starting today, but remember to keep filling your prescriptions through CVS Caremark through December 31, 2025.
  - **Express Scripts:** 877.608.0355. Express Scripts is available to answer your questions 24/7. If you call Express Scripts and your question requires expertise from a pharmacist, Accredo, or SaveOnSP, you'll be routed accordingly.
  - **Accredo Specialty Pharmacy:** 877.605.2001
  - **SaveOnSP:** 800.683.1074

Thank you for being a valued member of the Gravie community. Reach out with questions. We're here to help.

Member Communication Steps and Timelines

By November 1, 2025	All members receive general notification of the change from CVS Caremark to Express Scripts from their employer.
Early November 2025	• Express Scripts mails personalized letters to all members impacted by cost or coverage changes • High-risk members with multiple disruptions (e.g., those on transplant medications) receive a phone call from the Gravie pharmacy team detailing medication coverage changes, covered alternatives, and Express Scripts formulary resources • Providers of high-risk members with multiple disruptions (e.g., those on transplant medications) receive faxes detailing medication coverage changes, covered alternatives, and Express Scripts formulary resources • Members begin coordinating with providers (and, as appropriate, Express Scripts, Accredo, or SaveOnSP) to determine medication changes as needed
December 2025	New ID cards mailed to all members—some physical ID cards may arrive after January 1, 2026.
On January 1, 2026	Digital Gravie membership ID card will be available in the Gravie App or portal with Express Scripts details. Members begin filling prescriptions through Express Scripts; Accredo handles specialty fills and SaveOnSP administers co-pay assistance programs. Express Scripts and Gravie Care teams will be standing by on January 1, 2026 to provide member assistance as needed.

REMINDER: *Please continue using* ***CVS Caremark*** *through* ***December 31, 2025****. Changes that require Express Scripts processing cannot take effect until January 1, 2026. Members affected by a cost or coverage change can begin coordinating with their* ***provider at their earliest convenience*** *— and, as appropriate, Express Scripts, Accredo Specialty Pharmacy, or SaveOnSP—to plan any needed prescription changes and avoid gaps in care, however* ***Express Scripts cannot begin filling prescriptions or processing authorizations for Gravie members until January 1, 2026.***

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