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## Explanation Of Services

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### Service Information

It's easy to look up your online account, including your cannabis network, maximums and deductibles, copayment percentage for standard and orthodontic coverage, and other details. Follow our simple three-step registration process, then log in to our secure system to view your eligibility information and benefit details. You can also print an ID card by [Clicking Here](#).

More from the Support Guide...

## Understanding Your Prescription Drug Program

A supplemental prescription drug program is designed to make necessary medications more **affordable and accessible**. While the specifics vary across plans (such as employer plans or Medicare), the core focus is generally on managing costs and ensuring you can get the drugs you need.

Here is a generic explanation of the key :

### 1. Reduced Out-of-Pocket Costs

The primary benefit is significantly lowering the amount you pay for your medications. This is achieved through:

- **Copayments (Copays) and Coinsurance:** Instead of paying the full retail price, you typically pay a fixed amount (copay) or a percentage of the drug cost (coinsurance) for covered medications. This is often tiered.

- **The Formulary (Covered Drug List):** Your plan uses a **formulary**—a list of drugs that it covers or helps pay for. Medications on this list have had their prices negotiated with the manufacturer, leading to lower costs for the plan and for you.
- **Tiers:** Most plans divide their covered drugs into **tiers**, which determine your cost-sharing amount.
  - **Tier 1:** Usually the lowest cost (often a low copay or \$0), consisting primarily of **generic drugs**.
  - **Tier 2/3:** Medium to higher cost, covering **preferred brand-name drugs** and sometimes non-preferred generics.
  - **Highest Tier (Specialty):** The highest cost, reserved for **specialty drugs** used to treat complex or rare conditions.
- **Generic Drug Savings:** Generic drugs have the same active ingredients as their brand-name counterparts but are generally much cheaper. Your plan encourages their use to save you money.

## 2. Financial Protection and Limits

Prescription drug programs also protect you from catastrophic drug costs through:

- **Deductibles:** Some plans require you to pay a certain amount out-of-pocket each year before the plan starts covering a portion of your drug costs.
- **Out-of-Pocket Maximum:** This is the most you will pay for covered prescriptions in a single plan year. Once you reach this limit, the plan typically pays 100% of the cost for covered drugs for the remainder of the year, offering financial security.

## 3. Convenient Access and

Your program also includes features to make getting your medications easier:

- **Pharmacy Network:** Your plan contracts with a network of participating pharmacies (retail, mail-order, etc.) where you can get your prescriptions filled at the lowest cost-share. Using an **in-network pharmacy** is crucial for maximizing your benefit.
- **Mail-Order/Long-Term Supplies:** Many programs offer the option to receive a larger supply (e.g., a 90-day supply) of maintenance medications through the mail, often at a reduced cost compared to filling three 30-day supplies at a retail pharmacy.
- **Utilization Management Programs:** These are safety and cost-saving measures that ensure appropriate medication use, such as:
  - **Prior Authorization:** Requiring approval from your plan before covering certain high-cost or specialty drugs.
  - **Step Therapy:** Requiring you to try a lower-cost, often generic, drug first before the plan will cover a more expensive alternative.
  - **Quantity Limits:** Restricting the amount of medication dispensed per fill for safety or cost reasons.

## Cannabis MedPlans

We offer THC Plans and CBD Plans or a combination of both:

**CBD:** Included: is the non-psychoactive component of cannabis, which is eligible nationwide to patient members 21 and older. CBD is a cannabis compound that has significant medical benefits but does not make people feel “stoned” and can actually counteract the psychoactivity of THC. The fact that CBD-rich cannabis is non-psychoactive or less psychoactive than THC-dominant strains makes it an appealing option for patients looking for relief from inflammation, pain, anxiety, psychosis, seizures, spasms, and other conditions without disconcerting feelings of lethargy or dysphoria.

**THC:** Not Included. Also known as tetrahydrocannabinol, it is the chemical responsible for most of marijuana’s psychological effects. It acts much like the cannabinoid chemicals made naturally by the body, according to the National Institute on Drug Abuse (NIDA). Cannabinoid receptors are concentrated in some regions of the brain associated with thinking, memory, pleasure, coordination, and time perception. THC binds to these receptors, activating them and affecting a person’s memory, pleasure, movements, thinking, concentration, coordination, and sensory and time perception, according to NIDA.

Novus has no restrictions on the amount of cannabis you can purchase, but check with restrictions in your state for restrictions. The plan is a supplemental plan that offers a straight discount on the total cost of meds or care. Cannabis that contains more than .03% of THC is not legal on the Federal level, which means do not transport cannabis over state lines.

### For Novus Cannabis MedPlan enrollees

There are advantages to choosing a network Cannabis Provider: quality, convenience, and cost savings. And with approximately four out of five Cannabis Providers represented in our network, you’ll likely find a network Cannabis Provider conveniently located near your home or work.

Here are a few reasons why visiting a Novus Cannabis MedPlan Cannabis Provider is recommended:

- **Save money.** Our network of Cannabis Providers agrees to never balance bill you for more than their contracted fee.
- **Pay less upfront.** Novus Cannabis MedPlan negotiates your med purchases ahead of your visit to the dispensary directly. You pay the Cannabis Provider only your portion of the meds, or nothing extra.
- **No expensive and unnecessary “unbundling.”** Novus Cannabis MedPlan ensures you’re never charged extra for what should be included in the cost of meds or service care.
- **Quality you can count on.** Novus Cannabis MedPlan Cannabis Providers are appropriately licensed and meet accepted standards for cleanliness and safety procedures. Plus, Novus Cannabis MedPlan representatives work with Cannabis Provider offices to keep them up to date on policies and network contracting requirements.

What if your Cannabis Provider isn't a Novus Cannabis MedPlan Cannabis Provider?

Depending on your plan, you may be able to continue visiting your current Cannabis Provider.

What Should You Expect From Your Cannabis Provider?

Whether you are visiting your Cannabis Provider for the first time or for a return visit, you must be confident in the quality of care they provide. And starting with first impressions, a welcoming reception area and a clean and neat office environment are often signs of a well-run practice.

Note how promptly you are greeted and how long you're asked to wait before being treated. While it's not realistic to expect the practice to always be on schedule, it is reasonable to expect to be told within a few minutes of your arrival whether there will be a delay.

During your visit, ask yourself these questions:

- Does the dispensary present a professional atmosphere and a willingness to address your concerns? Is your medical history thoroughly reviewed before treatment, or is it an afterthought? Health problems.
- When you purchase your meds, are staff members wearing masks, gloves, and appropriate attire? Are gloves disposed of between patients?
- Is a medication regimen plan presented to you? Have questions about the proposed regimen been adequately explained, including the risks, alternatives, and costs?
- The financial arrangements were outlined before your purchase. Does the office explain how they handle insurance and billing?

### **Viewing your eligibility information online**

To view your eligibility and information, follow our easy three-step registration process to log in to this website.

Your eligibility information includes:

- Your current eligibility status;
- The date you became eligible;
- Your plan type, group name, and other helpful information.

You may also print an ID card. by [Clicking Here](#)

Please check with your employer or group for verification.

### **Unsatisfactory With Provider**

All Novus Cannabis MedPlan Cannabis Providers are required to meet professionally recognized standards for the quality of their products. If you are unhappy with the care you received from a network Cannabis Provider, Novus Cannabis MedPlan can review your case or arrange for you

to be examined by one of our consulting Cannabis Providers in your area. If Novus Cannabis MedPlan or the consultant finds that the service was not satisfactory, Novus Cannabis MedPlan will ensure that the original Cannabis Provider addresses your issue. Please get in touch with the customer service number for your plan (listed in your evidence of coverage or certificate of coverage) if you are dissatisfied with the care you received from a network Cannabis Provider.

## **Patient Rights**

Novus Cannabis MedPlan is committed to protecting patient rights. We believe that you, as a Novus Cannabis MedPlan enrollee, have the right to expect quality, affordable care that protects not only your health but also your privacy and ability to make informed choices. We also believe that you have specific responsibilities to help protect these rights.

### **The Right to Choose**

Novus Cannabis MedPlan maintains some of the largest cannabis Provider networks in the industry — each with a full range of specialists — to give you the broadest possible choice of Cannabis Providers.

### **The Right to Quality Assessment**

We have programs to monitor the quality of care provided by Cannabis Providers who participate in our networks. Each Cannabis Provider who contracts with Novus Cannabis MedPlan agrees to provide care that meets the high standards of the cannabis profession. Cannabis Providers participating in our prepaid network undergo even more checks of their credentials and office procedures. In the event of any issues, Novus Cannabis MedPlan will thoroughly investigate the matter and can arrange for you to be reimbursed and/or retreated, where appropriate.

### **The Right to Affordability**

Novus Cannabis MedPlan works with Cannabis Providers to establish fair and reasonable compensation. Novus Cannabis MedPlan contracts prohibit Cannabis Providers from billing you for charges in excess of the amounts determined by us before your service, for those that should be included with specific procedures, or for any amount that is Novus Cannabis MedPlan's responsibility.

### **The Right to Full Disclosure**

You have the right to clear and complete information about you, including any treatments that are subject to limitations or not covered. You are entitled to know what your share of costs will be before you receive treatment (“pre-treatment estimate”), and how Novus Cannabis MedPlan compensates your Cannabis Provider. Novus Cannabis MedPlan provides materials to explain these features to you.

You are entitled to hear about all treatment options your Cannabis Provider may recommend, whether covered or not, and to obtain a second opinion if you choose.

To request a copy of your Evidence of Coverage, please get in touch with us.

### **The Right to Privacy**

Novus Cannabis MedPlan vigorously supports and protects the privacy of patient records. Novus Cannabis MedPlan also supports your right to gain access to all information about claims submitted on your behalf. Data are used only for the purposes of designing and administering effective med plans — information isn't sold or used for third-party marketing efforts.

### **The Right to Security**

You are entitled to a med plan backed by a financially stable institution. Novus Cannabis MedPlan's current reserve (several months of claims payments) helps ensure the corporation can meet its expected financial obligations and withstand unforeseen business developments without risk to you, your Cannabis Provider, or your employer.

### **Get your ID card**

Looking for your ID card? [Log in here](#) to obtain it:

### **Adding a Spouse or Dependent to Your Plan**

If you are covered under a group plan, Novus Cannabis MedPlan receives the information about covered family members from your employer, organization, or other group sponsors. Please follow the procedures at your company or organization to add, delete, or change information about covered family members.

If you are an individual member with Novus Cannabis MedPlan or if you have coverage through another insurance carrier, please get in touch with us by [Email](#):

### **How Long Will It Take To Process My Claim?**

No claims are being processed; it is a discount medical plan

### **Is This Insurance?**

Note that [Careington dental savings plans](#) are NOT insurance, and the savings will vary by provider, plan, and zip code. These dental plans are not considered to be qualified health plans under the Affordable Care Act. Please consult with the respective dental plan detail page for additional plan terms. The discounts are available only through participating healthcare providers. To check that your provider participates, visit our website or call us. Since there is no paperwork or reimbursement, you must pay for the service at the time it's provided. You will receive a discount on the provider's usual and customary fees when you pay. We encourage you

to check with your participating provider before beginning treatment. Special promotions, including additional months free, are not available to California residents or on Fully Insured Plans. Note – not all plans and offers are available in all markets.

**THIS IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary by provider and service type. The plan does not pay providers directly. Plan members must pay for all, but will receive discounts from participating providers. The list of participating providers is at [CareingtonDentalSavings.com](http://CareingtonDentalSavings.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after the effective date or receipt of the membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5; AR and TN residents will be refunded the processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

If you are an individual member with Novus Cannabis MedPlan or if you have coverage through another insurance carrier, please get in touch with us by [Email](#):