

Small Group/Individual & Family

Safe Harbor - \$0 preventive drug list

Effective 3/1/25

One of the benefits of having a high deductible health plan (HDHP) is that members feel more control over their health care costs. It can, however, make some members hesitant to continue taking necessary preventive drugs because of the cost of the medication. Typically, with a HDHP, benefits are provided after the deductible has been met. To ensure Quartz members with a HDHP have support for preventive drugs, we have created a list of preventive medications based on guidance from the U.S. Treasury Department/IRS. The medications on the list below, known as the Safe Harbor - \$0 preventive drug list, are exempt from the deductible and have 100% coverage with \$0 out-of-pocket costs, saving you money while helping to keep you healthy.

Please note:

- This list may not include all drugs considered preventive for every health condition for which a preventive drug may be prescribed
- We cannot guarantee which drugs will continue to satisfy U.S. Treasury Department/IRS definitions for preventive medications
- Based on your health plan, utilization management (i.e., prior authorization, step therapy, and quantity limits) may apply to the medications listed below
- Drugs that are only available and covered as a generic are noted with an *
- Certain dosage forms or strengths of a medication may not be \$0 even though the drug name appears on this list
- Devices are available from many different brands. Since Quartz covers most brands, we do not list each available device. Go to QuartzBenefits.com/Formulary or call Optum Rx Member Services to confirm if a specific brand of the device is covered
- We may not cover certain products or therapeutic categories
- Generic or brand status of drugs is subject to change due to updates in the market
- This list is subject to change without prior notice

Questions? Please visit QuartzBenefits.com/Formulary to review the medications on our formulary, or contact Optum Rx Member Services at (800) 496-7509 (TTY: 711) if you have any questions about coverage.

Condition	Drug Class	Generic name	Brand name
Asthma and COPD	Corticosteroids	Budesonide solution	
		Budesonide/formoterol	Symbicort, Breyna
		Beclomethasone dipropionate	Qvar Redihaler
		Fluticasone furoate	Arnuity Ellipta
		Fluticasone propionate diskus, Fluticasone propionate HFA	
		Fluticasone/salmeterol diskus, Fluticasone/salmeterol HFA	Advair HFA, Wixela,
		Fluticasone/vilanterol^	Breo Ellipta
		Mometasone furoate	Asmanex
	Devices	Inhaler assist devices, spacers	Various brand names

Condition	Drug Class	Generic name	Brand name
Behavioral Health	Antidepressants	Citalopram*	
		Escitalopram*	
		Fluoxetine*	
		Paroxetine*	
		Sertraline*	
Cardiovascular Disease-High Blood Pressure	Angiotensin-Converting Enzyme (ACE) Inhibitors	Benazepril*	
		Enalapril*	
		Enalapril-hydrochlorothiazide*	
		Fosinopril*	
		Lisinopril*	
		Lisinopril-hydrochlorothiazide*	
		Quinapril*	
		Quinapril-hydrochlorothiazide*	
		Ramipril*	
		Trandolapril*	
	Beta-Blockers	Atenolol*	
		Atenolol-chlorthalidone*	
		Betaxolol*	
		Bisoprolol*	
		Bisoprolol-hydrochlorothiazide*	
		Carvedilol*	
		Labetalol*	
		Metoprolol tartrate*	
		Metoprolol succinate*	
		Nadolol*	
		Propranolol*	
Cardiovascular Disease-High Cholesterol	HMG-COA Reductase Inhibitors or Statins	Atorvastatin*	
		Lovastatin*	
		Pravastatin*	
		Rosuvastatin	
		Simvastatin	
Diabetes	Biguanides	Metformin*	
		Metformin ER*	
	Devices	Blood-glucose meter control solutions	One Touch
		Blood-glucose testing strips	One Touch
		Insulin syringes, needles	Various brand names
		Insulin pen needles	Various brand names
		Lancets	Various brand names

*Only available and covered as a generic

Condition	Drug Class	Generic name	Brand name
Diabetes, continued	Dipeptidyl Peptidase-4 (DPP-4) Inhibitors	Linagliptin/metformin	Jentadueto, Jentadueto XR
		Linagliptin	Tradjenta
		Sitagliptin	Januvia
		Sitagliptin/metformin	Janumet, Janumet XR
	Incretin Mimetic Agents	Dulaglutide	Trulicity
		Exenatide	Byetta, Bydureon
		Liraglutide*	
		Tirzepatide	Mounjaro
	Insulin	Insulin aspart	Novolog, Novolog Penfill, Novolog Flexpen
		Insulin aspart protamine/insulin aspart	Novolog Mix 70/30, Novolog Mix 70/30 Flexpen
		Insulin glargine -yfgn*	
		Insulin glargine	Rezvoglar
		Insulin lispro protamine/insulin lispro	Humalog 50/50, Humalog 50/50 Kwikpen
		Insulin NPH	Novolin N, Novolin N Flexpen
		Insulin NPH/insulin regular	Humulin 70/30, Humulin 70/30 Kwikpen, Novolin 70/30, Novolin 70/30 Flexpen
		Insulin regular, human	Novolin R, Novolin R Flexpen, Humulin R (U-500)
	Sodium-Glucose Cotransport 2 (SGLT2) Inhibitors	Dapagliflozin	Farxiga
		Dapagliflozin/metformin	Xigduo XR
		Empagliflozin	Jardiance
		Empagliflozin/linagliptin	Glyxambi
		Empagliflozin/metformin	Synjardy, Synjardy XR
	Sulfonylureas	Glimepiride*	
		Glipizide*, glipizide ER*	
		Glyburide*, glyburide micronized*	
		Glyburide/metformin*	
	Thiazolidinediones	Pioglitazone*	
Hormone Disorders	Antiparathyroid Agents	Calcitonin-Salmon nasal spray*	
		Calcitonin injection*	
	Bone Resorption Inhibitors	Alendronate*	
		Ibandronate*	
		Risedronate*	

*Only available and covered as a generic