



Health Insurance: Understanding the Basics.

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Making sense of health insurance.

For many people, health insurance is a mystery. They may find the insurance process difficult. When you're taking a specialty medicine, understanding the insurance process can help you stay on track with your prescribed treatment plan and avoid disruptions.

This brochure will help you better understand:

- Medical benefits and prescription drug insurance
- The different kinds of coverage available
- The prescription benefits process and the steps to start your prescribed treatment
- Commonly used insurance terms

Questions? We're here to help.



As you read through this brochure, you may have questions. Contact your **By Your Side Ambassador*** at **1-888-YourSide (1-888-968-7743)** to be connected to an Insurance Specialist.

By Your Side can help answer questions so you can better understand your plan's coverage.

*By Your Side Ambassadors are provided by Janssen Biotech, Inc. and Pharmacyclics LLC, an AbbVie Company, and do not work under the direction of your healthcare professional (HCP) or give medical advice. They are trained to direct patients to their HCP for treatment-related advice, including further referrals.

Please review the Important Side Effect Information on pages 19-23. Please see the accompanying Important Product Information or go to www.imbruvica.com/prescribing-information.

What is health insurance?



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

Coverage includes:

> **Medical Benefits**

such as doctor and hospital visits (where medicine may be administered), surgery, lab tests, mental health services, plus preventive and wellness care

> **Prescription Benefits**

such as the medicines you take



This brochure will focus mainly on commercial insurance. If you do not have this type of insurance, please call 1-888-YourSide (1-888-968-7743).

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Types of health insurance.

THERE ARE 2 MAJOR SOURCES OF HEALTH INSURANCE:

1

COMMERCIAL (PRIVATE)

**Insurance offered by
privately owned companies:**

- Insurance you buy on your own
- Insurance provided by your employer
- An insurance plan you buy through the Insurance Marketplace

2

GOVERNMENT

**Insurance programs
offered by the government:**

- Medicare for people over 65
- Medicare is also available to people under 65 with certain disabilities or with ESRD
- Medicaid for people in financial need
- Veterans Affairs benefits for military veterans

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The different kinds of commercial insurance plans.

There are a few different types of plans. Some restrict you to using the plan's 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 their 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 healthcare 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 (eg, PPO).	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 have to pay more.
FEE-FOR-SERVICE PLAN/INDEMNITY POLICY	There is no network.	You can choose whichever doctor you want, but you pay more.

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Which type of insurance do you have?
You can find your plan type on the front of your card.



Have questions?

Don't wait to ask. Call your Ambassador at **1-888-YourSide (1-888-968-7743)** to be connected to an Insurance Specialist.

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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 healthcare costs throughout the policy year



YOUR DEDUCTIBLE

What you owe before your insurance starts paying

Example: If your healthcare deductible is \$1,500, that's how much you have to spend before your insurance begins to pay for healthcare costs.



YOUR COPAY/CO-INSURANCE

The cost you pay for each prescription and/or medical service

Example: A copay 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.

MAXIMUM OUT-OF-POCKET

If your yearly maximum is \$3,900, once you have spent that amount, the insurance will pay 100% of your healthcare costs.



High-Deductible Health Plans Can Be a Balancing Act

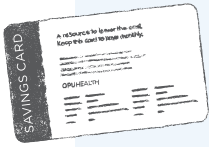
A LOWER PREMIUM BUT HIGHER OUT-OF-POCKET COSTS

Choosing a plan with a lower monthly cost can require you to pay a larger portion of your yearly healthcare costs (maximum out-of-pocket). Depending on your needs, you could spend more for the year. A tax-advantaged health savings account may help with these costs.

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What you should know about prescription drug coverage.

MANUFACTURER SAVINGS CARDS CAN HELP REDUCE YOUR COSTS.



However, some insurance plans may not allow patients to use these cards toward their deductible or other out-of-pocket costs. For questions on your specific benefits, call your Ambassador at **1-888-YourSide (1-888-968-7743)** who can connect you to an Insurance Specialist.

The company you think of as your insurance company may not be who you deal with for 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. They also let you know who to contact regarding coverage for the drugs in your treatment plan.

You may have to carry 2 separate insurance cards.

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

From the company that provides your medical benefits.

Prescription Card	Rx
Name JANE DOE ID # xxx-xxx-xxxx	Copay \$xxx.xx Coverage INDIVIDUAL Plan HMO
RX YES RX BIN xxxxx RX PCN xxxxxxx	RX YES RX BIN xxxxx RX PCN xxxxxxx

From the company that manages your prescription benefits.

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What you should know about prescription drug coverage. (cont'd)



What is a formulary?

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

Within a formulary, there may be differences in your share of the cost (your copay or co-insurance) based on “tiers.”

> Tier 1: Least expensive



> Tier 2: More expensive



> Tier 3: Most expensive



Some plans may have 4 or 5 tiers.

Your insurance may also have special requirements before it will cover certain medicines. For example, your doctor may have to show that one drug didn't work for you before your insurance company will cover another medicine.

It's important that you know the limits and requirements that apply to your treatment plan.

Questions?

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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.

Step 1 **BENEFITS VERIFICATION (BV)**

The process that confirms:

- > Your coverage for your medicine
- > Any specific pharmacy requirements
- > How much insurance will pay
- > What your deductible, copay, and co-insurance will be



Step 2 **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.



Questions about prescription drug coverage?

Call your Ambassador at **1-888-YourSide (1-888-968-7743)** to be connected to an Insurance Specialist.

imbruvica®
By Your Side
Patient Support

imbruvica®
(ibrutinib)
420, 280, 140 mg tablets | 140, 70 mg capsules
70 mg/mL oral suspension

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3 steps to requesting a Benefits Verification for IMBRUVICA®.

Step 1

Information you'll need

- > Your Medical Benefits Card
- > Your Prescription Benefits Card
- > Your name and address
- > Your prescribing doctor's name and address

Step 2

Make the call

- > Call your By Your Side Ambassador at **1-888-YourSide (1-888-968-7743)** to be connected to an Insurance Specialist.
- > Tell the Insurance Specialist you need an IMBRUVICA® Benefits Verification.



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3 steps to requesting a Benefits Verification for IMBRUVICA®. (cont'd)

Step 3

What you should know

In 1 or 2 days, you will receive an important follow-up phone call from an Insurance Specialist. Use this call to determine together:

- > **Does your insurance require prior authorization?**

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

- > **Does your insurance require that you use a specialty pharmacy?**

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If your insurance does require a specialty pharmacy, write its name and address below:

- > **What does your coverage cost?** (Fill in below)

Your yearly deductible	Your copayments and co-insurance	Your out-of-pocket maximum
\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>



Get help paying for your medicine.

If you're concerned about affording your medicine, we may be able to help you find ways to save. Just call **1-888-YourSide (1-888-968-7743)**.

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IMBRUVICA® By Your Side can help.

Your Ambassador will connect you to an Insurance Specialist who will help you understand insurance and may be able to find ways to save on the cost of your prescription. (Don't have an Ambassador? Call to get one.)



Call your Ambassador at 1-888-YourSide (1-888-968-7743) to be connected to an Insurance Specialist and get the answers you need.



Save on the cost of IMBRUVICA®

With the IMBRUVICA® Copay Card, eligible patients with commercial insurance may pay as little as \$0* per prescription for IMBRUVICA®. Call your Ambassador to get connected with an IMBRUVICA® Insurance Specialist who can help you understand your potential savings options.

Note: If you do not have commercial insurance or your insurance does not cover IMBRUVICA®, your Insurance Specialist may be able to identify other options that are available to you.

*Eligibility: Available to patients with commercial insurance coverage for IMBRUVICA® (ibrutinib) who meet eligibility criteria. This copay 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 <https://www.imbruvica.com/imbruvica-by-your-side> or call 1-888-968-7743 for additional information.** For information on how we collect and process your personal data, including the categories we collect, purposes for their collection, and disclosures to third parties, visit https://www.pharmacyclics.com/privacy-notice.html#info_pcp.



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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 healthcare 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 healthcare 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.)



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Commonly used insurance terms. (cont'd)

Medicaid:

A state government insurance plan that offers healthcare coverage and drug benefits to low-income individuals.

Medicare:

A federal government insurance plan that provides healthcare coverage options and drug benefits for persons over 65 years of age, 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 healthcare costs between the insurance company and the patient.

Cost-Sharing Methods:

- **Co-Insurance:**
The percentage of cost that you will have to pay for a prescription or a medical service. Example: You may pay 25%, and the insurance pays 75%.
- **Copay:**
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%; your share of the cost for a medical service or prescription that is a fixed amount.



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Commonly used insurance terms. (cont'd)

Pharmacy Benefit Manager (PBM):

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

Premium:

The amount you pay for your health insurance every month.

Prescription Benefits:

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

Prior Authorization (PA):

The preapproval process your insurance plan uses to ensure your medicine is covered before your doctor orders it.



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IMPORTANT SIDE EFFECT INFORMATION

Before taking IMBRUVICA[®], tell your healthcare provider about all of your medical conditions, including if you:

- have had recent surgery or plan to have surgery. Your healthcare provider may stop IMBRUVICA[®] for any planned medical, surgical, or dental procedure.
- have bleeding problems
- have or had heart rhythm problems, smoke, or have a medical condition that increases your risk of heart disease, such as high blood pressure, high cholesterol, or diabetes
- have an infection
- have liver problems
- are pregnant or plan to become pregnant. IMBRUVICA[®] can harm your unborn baby. If you are able to become pregnant, your healthcare provider will do a pregnancy test before starting treatment with IMBRUVICA[®]. Tell your healthcare provider if you are pregnant or think you may be pregnant during treatment with IMBRUVICA[®].
 - **Females** who are able to become pregnant should use effective birth control (contraception) during treatment with IMBRUVICA[®] and for 1 month after the last dose.
 - **Males** with female partners who are able to become pregnant should use effective birth control, such as condoms, during treatment with IMBRUVICA[®] and for 1 month after the last dose.
- are breastfeeding or plan to breastfeed. Do not breastfeed during treatment with IMBRUVICA[®] and for 1 week after the last dose.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. Taking IMBRUVICA[®] with certain other medicines may affect how IMBRUVICA[®] works and can cause side effects.

How should I take IMBRUVICA[®]?

- Take IMBRUVICA[®] exactly as your healthcare provider tells you to take it.
- Take IMBRUVICA[®] 1 time a day at about the same time each day.

IMBRUVICA[®] comes as capsules, tablets, and oral suspension.

- **If your healthcare provider prescribes IMBRUVICA[®] capsules or tablets:**
 - Swallow IMBRUVICA[®] capsules or tablets whole with a glass of water.



Important Side Effect Information continued on the next page.

Please see the accompanying Important Product Information or go to www.imbruvica.com/prescribing-information.

IMPORTANT SIDE EFFECT INFORMATION (cont'd)

- Do not open, break, or chew IMBRUVICA® capsules.
- Do not cut, crush, or chew IMBRUVICA® tablets.
- **If your healthcare provider prescribes IMBRUVICA® oral suspension:**
 - See the detailed Instructions for Use that comes with IMBRUVICA® oral suspension for information about the correct way to give a dose to your child. If you have questions about how to give IMBRUVICA® oral suspension, talk to your healthcare provider.
 - Do not use if the carton seal is broken or missing.
- If you miss a dose of IMBRUVICA® take it as soon as you remember on the same day. Take your next dose of IMBRUVICA® at your regular time on the next day. Do not take extra doses of IMBRUVICA® to make up for a missed dose.
- If you take too much IMBRUVICA® call your healthcare provider or go to the nearest hospital emergency room right away.

What should I avoid while taking IMBRUVICA®?

- You should not drink grapefruit juice, eat grapefruit, or eat Seville oranges (often used in marmalades) during treatment with IMBRUVICA®. These products may increase the amount of IMBRUVICA® in your blood.

What are the possible side effects of IMBRUVICA®?

IMBRUVICA® may cause serious side effects, including:

- **Bleeding problems (hemorrhage) are common** during treatment with IMBRUVICA®, and can also be serious and may lead to death. Your risk of bleeding may increase if you are also taking a blood thinner medicine. Tell your healthcare provider if you have any signs of bleeding, including: blood in your stools or black stools (looks like tar), pink or brown urine, unexpected bleeding, or bleeding that is severe or that you cannot control, vomit blood or vomit looks like coffee grounds, cough up blood or blood clots, increased bruising, dizziness, weakness, confusion, change in your speech, or a headache that lasts a long time or severe headache.
- **Infections** can happen during treatment with IMBRUVICA®. These infections can be serious and may lead to death. Tell your healthcare provider right away if you have fever, chills, weakness, confusion, or other signs or symptoms of an infection during treatment with IMBRUVICA®.



Important Side Effect Information continued on the next page.
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IMPORTANT SIDE EFFECT INFORMATION (cont'd)

- **Heart problems.** Serious heart rhythm problems (ventricular arrhythmias, atrial fibrillation and atrial flutter), heart failure and death have happened in people treated with IMBRUVICA[®], especially in people who have an infection, an increased risk for heart disease, or have had heart rhythm problems in the past. Your heart function will be checked before and during treatment with IMBRUVICA[®]. Tell your healthcare provider if you get any symptoms of heart problems, such as feeling as if your heart is beating fast and irregular, lightheadedness, dizziness, shortness of breath, swelling of the feet, ankles or legs, chest discomfort, or you faint. If you develop any of these symptoms, your healthcare provider may do tests to check your heart and may change your IMBRUVICA[®] dose.
- **High blood pressure (hypertension).** New or worsening high blood pressure has happened in people treated with IMBRUVICA[®]. Your healthcare provider may start you on blood pressure medicine or change current medicines to treat your blood pressure.
- **Decrease in blood cell counts.** Decreased blood counts (white blood cells, platelets, and red blood cells) are common with IMBRUVICA[®], but can also be severe. Your healthcare provider should do monthly blood tests to check your blood counts.
- **Second primary cancers.** New cancers have happened during treatment with IMBRUVICA[®], including cancers of the skin or other organs.
- **Tumor lysis syndrome (TLS).** TLS is caused by the fast breakdown of cancer cells. TLS can cause kidney failure and the need for dialysis treatment, abnormal heart rhythm, seizure, and sometimes death. Your healthcare provider may do blood tests to check you for TLS.

The most common side effects of IMBRUVICA[®] in adults with B-cell malignancies (CLL/SLL and WM) include:

- diarrhea
- tiredness
- muscle and bone pain
- rash
- bruising
- nausea



Important Side Effect Information continued on the next page.

Please see the accompanying Important Product Information or go to www.imbruvica.com/prescribing-information.

IMPORTANT SIDE EFFECT INFORMATION (cont'd)

The most common side effects of IMBRUVICA® in adults or children 1 year of age and older with cGVHD include:

- tiredness
- low red blood cell count (anemia)
- bruising
- diarrhea
- low platelet count
- muscle and joint pain
- fever
- muscle spasms
- mouth sores (stomatitis)
- bleeding
- nausea
- stomach pain
- pneumonia
- headache

Diarrhea is a common side effect in people who take IMBRUVICA®. Drink plenty of fluids during treatment with IMBRUVICA® to help reduce your risk of losing too much fluid (dehydration) due to diarrhea. Tell your healthcare provider if you have diarrhea that does not go away.

These are not all the possible side effects of IMBRUVICA®. Call your doctor for medical advice about side effects. You may report side effects to FDA at [1-800-FDA-1088](https://www.fda.gov/medwatch).

General information about the safe and effective use of IMBRUVICA®

Medicines are sometimes prescribed for purposes other than those listed in a Patient Information leaflet. Do not use IMBRUVICA® for a condition for which it was not prescribed. Do not give IMBRUVICA® to other people, even if they have the same symptoms that you have. It may harm them. You can ask your pharmacist or healthcare provider for information about IMBRUVICA® that is written for health professionals.



Important Side Effect Information continued on the next page.
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IMPORTANT SIDE EFFECT INFORMATION (cont'd)

USES

What is IMBRUVICA® (ibrutinib)?

IMBRUVICA® (ibrutinib) is a prescription medicine used to treat:

- Adults with chronic lymphocytic leukemia (CLL)/Small lymphocytic lymphoma (SLL).
- Adults with chronic lymphocytic leukemia (CLL)/Small lymphocytic lymphoma (SLL) with 17p deletion.
- Adults with Waldenström’s macroglobulinemia (WM).
- Adults and children 1 year of age and older with chronic graft versus host disease (cGVHD) after failure of 1 or more lines of systemic therapy.

It is not known if IMBRUVICA® is safe and effective in children under 1 year of age.

Please see the accompanying Important Product Information or go to www.imbruvica.com/prescribing-information.

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For more information about PCYC's privacy practices or how to opt-out, visit <https://www.pharmacyclics.com/privacy-notice>.



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