



Preventive medications

A money-saving feature of your HDHP

Have you ever heard the expression “An ounce of prevention is worth a pound of cure”? When it comes to your health, that adage is especially true.

In addition to a healthy lifestyle, preventive medications can help you avoid many illnesses and conditions. That’s why ConocoPhillips’ HDHP allows you and your covered dependents to get certain preventive medications covered at 100% (up to \$1,500) **before you have met your deductible**, depending on the type of medication and the reason your doctor prescribed it for you.

The IRS designed the tax rules for preventive care services, including preventive medications, and the pre-tax health savings accounts (HSAs) that help people pay for them. The IRS generally defined preventive medications as:

- Medications that are prescribed for a person who is at risk of having a particular disease or condition but who doesn’t yet have any symptoms of that disease or condition
- Medications that are prescribed to prevent a disease from returning in a person who has recovered from that disease

Your health plan covers preventive medications in two categories.

Category one

Medications that are prescribed for prevention. Some examples are:

- Fluoride preparations
- Prescription Smoking cessation products
- Geriatric, pediatric, and prenatal prescription vitamins
- Weight loss medications
- Contraceptive medications

Category two

Medications that are prescribed for prevention sometimes, but that may also be prescribed for treatment of an existing condition. Some examples are:

- Proton pump inhibitors to help treat and prevent stomach ulcers and acid reflux
- Antihypertensives to control high blood pressure to help prevent strokes and heart attacks
- Lipid-/cholesterol-lowering agents to help prevent strokes and heart attacks
- Medications for osteoporosis to help prevent bone fractures
- Antiplatelet drugs to help prevent strokes and heart attacks
- Medications to help enhance the immune system in patients undergoing cancer therapy

If you need more information

We hope this information has been helpful. If you have questions about the preventive medications feature of your HDHP, or any other part of your prescription drug benefit, you can call Medco Member Services at the toll-free number shown on your prescription drug ID card.

**Medco Health Solutions, Inc., manages your prescription drug benefit
for your health plan.**