

OUT of NETWORK POLICY

America's 1st Choice Insurance Company of NC, Inc. uses a network of pharmacies that is equal to or exceeds CMS requirements for pharmacy access in your area. In the State of North Carolina, America's 1st Choice Insurance Company of NC, Inc. has 2,104 pharmacies in their network. These pharmacies are contracted through our Pharmacy Benefit Administrator, Spectral Solutions.

Pharmacy Out of Network Policy

You must use a network pharmacy to receive benefits. We may not pay for your prescription if you use a non-network pharmacy, except in certain circumstances. For example, if you become ill while traveling outside of our service area, and there are no network pharmacies available. Or, if you are unable to get a covered drug in a timely manner within our service areas because there are no network pharmacies within a reasonable driving distance that provide 24-hour service. If this happens you will have to pay the full cost rather than the co-payment when you fill your prescription. You may also be asked to pay the difference between what we would pay for a prescription filled at an in-network pharmacy and what the out-of-network pharmacy charged you for your medications. The following chains will accept your prescriptions if you are traveling out of our service area. Walgreens, CVS, Costco, Wal-Mart, Savon, Publix, Winn-Dixie, Target, Sweetbay, Sams, Kmart, Rite-Aid, Kerr, Kroger and Harris Teeter.