

> Learn how this free program can help throughout treatment. Count on personalized assistance at every step.



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What is Novartis Patient Support?

Novartis Patient Support is a comprehensive program designed to help you start, stay, and save on treatment. You can sign up once your health care provider prescribes you or your loved one a Novartis medication.

If you're caring for a loved one or a child, we can help. You can also get help when your child turns 18 and is eligible to get direct support.

You'll get help with:



Getting Started

- Learning about Novartis Patient Support
- Informing you of any clinical requirements for treatment, if applicable
- Signing up for Novartis Patient Support



Insurance Support

- Help navigating your insurance process
- Assistance accessing medication
- ▶ Support with benefits verification and prior authorization



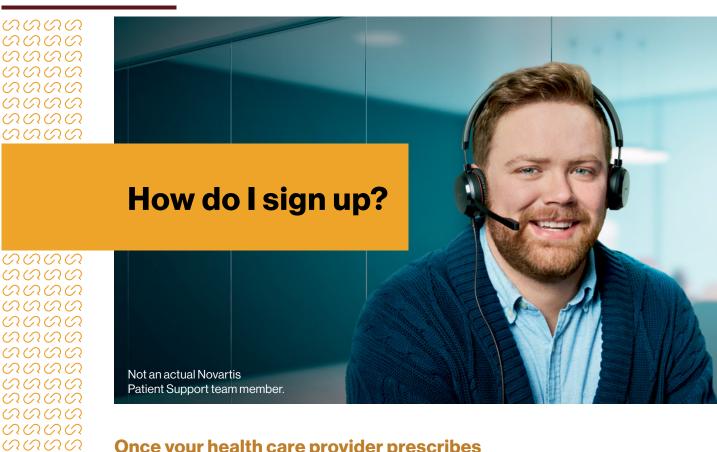
Financial Support

- ► Educating you on Co-Pay Plus
- Finding the right financial solutions for you



Ongoing Support

- Dedicated support throughout your treatment
- Helpful resources



Once your health care provider prescribes you a Novartis medication, you can:



Speak to your health care provider and ask if they can sign you up



Visit your medication's website to see if you can sign up online

Who is my Novartis Patient Support team?



Your Novartis Patient Support team aren't just a source for information—they're also your advocates.

They'll be available to provide support while navigating treatment.

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How can my team help me navigate insurance coverage?

Getting you the medication you need is our number one priority. Novartis Patient Support is here to help. You'll work with an experienced team member who can:



Help you navigate the insurance process



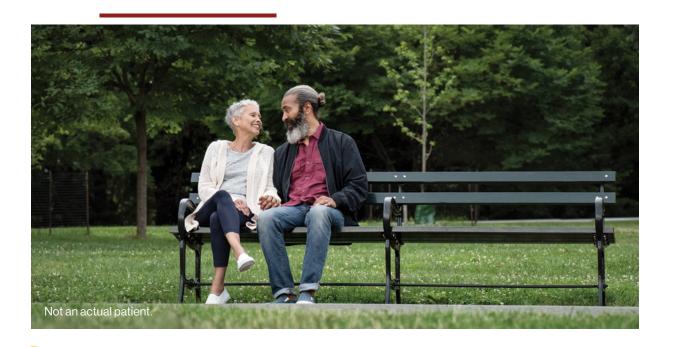
Work with your health care provider to manage insurance forms



Assist you if there are changes to your insurance coverage

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Once your health care provider has filed the paperwork with your insurance, Novartis Patient Support can help with the rest.

What if my insurance needs additional forms?

Depending on your insurance, some prescriptions may require more processing. Here are some terms to know in case your health care provider or pharmacist mentions them:

Benefits Verification: This is when the insurance company reviews your coverage. This may identify a need for a prior authorization or what out-of-pocket costs may be for this prescription

Prior Authorization: An approval given by your insurance so your prescription is covered by your plan

Appeal: A request for your insurance company to reconsider its decision about denying coverage of your medication

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How can I save on my medication?

Your savings will be based on your prescription, insurance type, and unique financial situation.

Reach out to your Novartis Patient Support team to:

- Keep you informed of your available savings options
- Answer your questions
- Support you if your financial situation changes

Visit your medication's website to learn about other savings options available.



What is Co-Pay Plus from Novartis Patient Support?

Co-Pay Plus offers help paying for your treatment if you have private insurance. With Co-Pay Plus, you may pay a lower out-of-pocket cost for your medication than with your insurance alone.

Check your medication's website to learn more about available offerings.

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How can I save on my medication?

What if I'm still waiting for medication to be approved by my insurance?

You shouldn't have to worry about delays in your treatment while waiting for your private insurance to cover you.

In some cases, Novartis Patient Support can provide access to your medication for free while working with your doctors and health plan to get coverage. Sometimes this support may be included as part of Co-Pay Plus—depending on your medication.



Check your medication's website to learn more about available offerings

What if I don't have insurance?

Charitable organizations like Novartis Patient Assistance Foundation (NPAF) may help provide access to Novartis medications if you're experiencing financial hardship and/or have no third-party insurance coverage.

To be eligible for NPAF, you must:

- ► Be a US resident
- Meet certain income requirements
- Have limited or no prescription coverage

Visit PAP.novartis.com for a complete list of medications and income requirements. Get answers to your questions at 1-800-277-2254.

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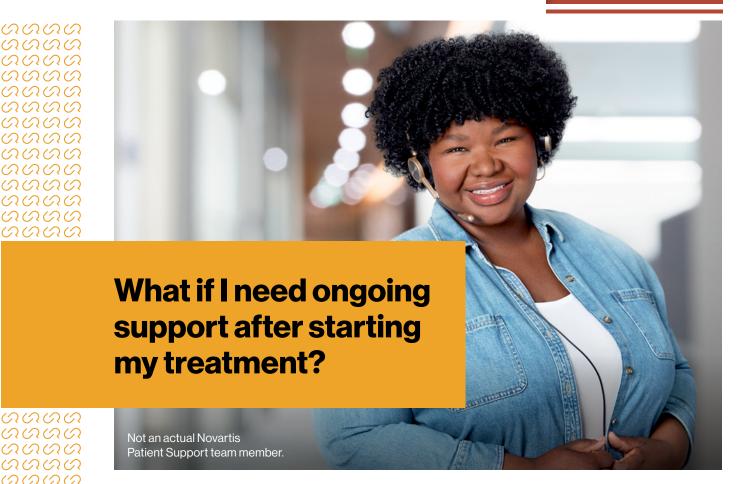
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Once you've started treatment, your Novartis Patient Support team will be there for you as long as you want them. Here's what to expect from your program:

- A Welcome Kit may be provided with resources to help you get started on treatment
- ► Helpful texts, calls, emails, and even letters to help keep you on track. Don't worry, you choose how often you want to hear from us
- Ongoing live support from your dedicated team

How often will Novartis Patient Support contact me?

You choose how you'll be contacted. You won't have to worry about unwanted emails and texts. We aim to help simplify things—not overwhelm you.

Of course, we're only a phone call away if you need us.



Visit your medication's website to sign up for Novartis Patient Support.

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What does that term mean?

Sometimes terms that you might not recognize come up as you're getting started on treatment. Use this glossary to help.

Co-Pay:

A predetermined, fixed amount you pay for your medication after your health plan covers a portion of the total cost.

Co-insurance:

The percentage of covered medical costs you'll pay after you've reached your deductible.

Deductible:

The amount you pay for a prescription before your insurance starts to pay its portion of the cost.

Formulary:

A list of prescription medications covered by a prescription medication plan or another insurance plan offering prescription medication benefits.

Government insurance:

Insurance reserved for specific groups of people (eg, senior citizens, persons with low income, persons with disability, current military and their families, government employees, and some federally recognized Native American tribes) and funded by the government. Medicare, Medicaid, TRICARE, and the Veterans Health Administration program are all examples of government insurance.

Out-of-pocket maximum:

The most you have to pay for prescription medications in a year. After you spend this amount on deductibles, co-pays, and co-insurance, your insurance plan covers 100% of the cost.

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What does that term mean?

Sometimes terms come up as you're getting started on treatment that you might not recognize. Use this glossary to help.

Patient support program:

A program like Novartis Patient Support that helps patients, caregivers, and health care professionals find the right support when they need it.

Premium:

The amount you pay for your health insurance every month.

Private insurance (sometimes called commercial insurance):

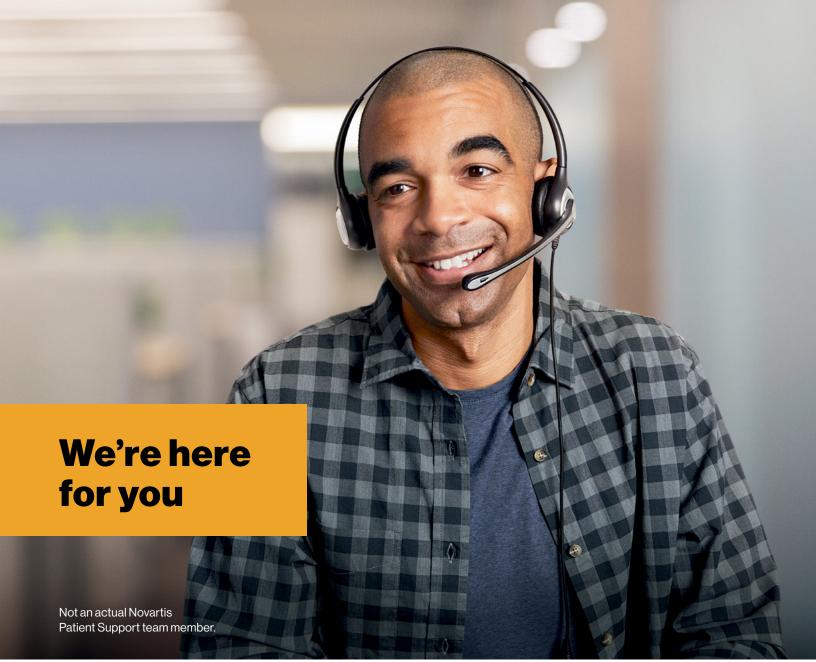
Insurance you buy individually or through your employer.

Retail pharmacy:

An independent or chain pharmacy that dispenses medications to the general public at retail prices.

Specialty pharmacy:

A pharmacy that carries medications that require specific handling and storage.



When you sign up for Novartis Patient Support, you'll have a team you can contact with questions throughout treatment.

Visit your medication's website to sign up.