
2026 Pharmacy Coverage Changes for Aetna Plans



Human Resources

TO: Faculty and Staff Enrolled in Aetna Plans
FROM: Human Resources
DATE: October 1, 2025
RE: 2026 Pharmacy Coverage Changes for Aetna Plans

Pepperdine continues to take proactive steps to offer meaningful benefits at affordable prices for our community. In the coming weeks, ahead of Open Enrollment (which is October 27 – November 10), we will share the 2026 Benefits Guide along with clear details about plan choices and what's changing in the upcoming year.

Before then, you may receive a letter directly from Aetna about updates to your pharmacy coverage. To keep overall premiums lower, the Benefits Committee did incorporate some changes to pharmacy coverages, and Aetna is required to send this notice. This notice may say that a medication you have recently used will be covered differently starting January 1, 2026. In many but not all cases, you will experience minimal coverage changes—simply requiring a different brand, flavor, or a slight adjustment in dosage of the same medication. There are some changes which could be more noticeable in impact. If a change is required, although this may initially feel disruptive, there are often suitable alternatives or straightforward steps your doctor can take to request an exception on your behalf. The University has worked diligently to reduce disruption, and when there is disruption, like we have done before, we are committed to working with each individual to minimize the impact to the greatest possible extent.

If you receive this pharmacy letter from Aetna, Human Resources is ready to assist you in answering questions and providing resources. To learn more, please attend the [Virtual Benefits Town Hall](#) (October 6 at 1 PM) and reach out to Human Resources (310.506.4397 or benefits@pepperdine.edu). Also, to identify and assess any changes to your medications, please consider the following:

- **Determine how you will be impacted, if you will be impacted at all.** You may receive a notice that lists all changes to covered prescription drugs. Locate the drugs you are currently taking to determine if one of the following circumstances applies:
 - Coverage is changing for a prescription drug you do not need (i.e., you were previously taking a medication that you no longer require; you were prescribed a medication you never filled; or you were prescribed a medication that is easily obtainable over-the-counter).
 - A prescription drug you need and regularly take is minimally affected as described above (in regards to brand, flavor, or dosage).
 - A prescription drug you need and regularly take is moving to a more expensive cost-tier.
 - A prescription drug you need and regularly take now requires additional approval for continued coverage (either prior authorization or additional therapeutic steps).
 - A prescription drug you need and regularly take will no longer be covered due to more cost effective brands or dosages being available.
- **Contact your doctor to discuss your options.** Doctors are familiar with coverage changes like these and are able to identify alternative brands or minor adjustments for your medications that will work well for you and ensure continued coverage at the highest levels.
- **If needed, request an exception.** If your doctor identifies a valid medical reason for you to stay on a particular brand or dosage of a drug that is no longer covered, he/she must submit an exception request to Aetna on or after January 1, 2026. Please contact Human Resources at 310.506.4397 or benefits@pepperdine.edu for personal assistance with this process.

We are committed to supporting you and ensuring our community continues to have access to comprehensive and affordable care.

