

# Prescription Drug Benefits and Programs

## At-A-Glance



FLORIDA

An Independent Licensee of the  
Blue Cross and Blue Shield Association

**When you need medicine**, you can count on us for help getting the right medicine at the lowest price. Did you know that most medical conditions have several drug options? That's why we have a team of pharmacists, doctors and other experts continually working to determine which medicines are clinically effective, safe AND cost less. Ultimately, you and your doctor will decide what medicine is best for you.

**Help is always nearby.** Wherever you go, whenever you need it, you have access to drug and pharmacy information online. If you have a complex condition or just prefer to talk with someone, you can call us toll-free at the customer service number on your member ID card, or meet with us in person at your Florida Blue Center.

**To understand how your prescription benefits work**, it helps to familiarize yourself with your Prescription Drug program. Log on to our member site, [MyBlueService](#), to see your prescription benefits, compare drug prices and more. When you get a prescription, the amount you'll pay at the pharmacy will depend on four things:

1. Is the drug **covered** by your prescription plan?
2. What **Tier** is the drug?
3. Are there additional requirements, limits or **authorization** needed first?
4. Are you using a **participating** retail, mail-order or specialty **pharmacy**?

### 1. Covered Drugs

The Medication Guide includes a list of covered drugs called a formulary. Our formulary may be updated up to four times a year after careful review by a team of medical experts. We evaluate how well the drugs work and how they compare to other drugs for the same condition. Clinical effectiveness, safety risks, side effects and costs are all considered during this review. Why is this review so important? Using formulary drugs that are proven to work helps you stay well and helps keep costs down for everyone.

### 2. Drug Tier and Your Cost

There are several prescription plans available, including plans that cover only Tier 1 drugs, plans that cover Tier 1 and Tier 2 drugs and plans that cover Tier 1, 2 and 3 drugs. With most plans, if you choose a Brand Name Drug when a Generic is available, you'll pay your benefit amount plus the difference in the cost between the two drugs. If a Brand Name drug is recommended, your doctor must write "medically necessary" on your prescription to avoid paying this difference. Please refer to your benefit materials for more details.

Below describes each Benefit Tier and how it affects your cost.

Drug Tier	Prescription Drug Description	Your Cost
Tier 1	Covered <b>Generic</b> Medication	\$
Tier 2	Covered Preferred <b>Brand</b> Medication	\$\$
Tier 3	Covered <b>Non-Preferred Brand</b> Medication	\$\$\$

**Help with your medicine online, anytime!**

**For your plan's prescription benefits and helpful drug information, log on to our member site, [MyBlueService](#):**

- See your Medication Guide for drugs that may be covered by your plan and special requirements.
- Find participating pharmacies.
- Review your benefits including prescription copays or coinsurance.
- See the price you'll pay for specific medications.
- See the price for other medications that may be just as effective.
- View your prescription history.
- Look up drug information, including interactions with other drugs.
- Refill mail-order drugs.
- Set-up refill reminders.
- Get prescription forms.

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### 3. Coverage Requirements, Limits and Authorizations

With certain medications there are potential safety risks, such as over use, which can be harmful to your health and costly to your wallet. These medications may be included in one or more of our Responsible Rx programs such as Prior Authorization, Responsible Steps or Responsible Quantity. Your Medication Guide indicates which drugs are included in these programs. Below is a description of how each program works:

- **Prior Authorization**

Prior Authorization means that your doctor will need to submit medical documentation and an authorization form before a drug will be covered by your plan. You or your doctor can obtain the authorization form at [bcbsfl.com](http://bcbsfl.com).

- **Responsible Quantity**

Some drugs have a maximum quantity that is covered for a given time period. For example, if your doctor prescribes a medication that has a 30-day limit of 9 tablets, your plan covers 9 tablets that month. These safety limits are based on the drug manufacturer's and Food and Drug Administration's dosing guidelines.

- **Responsible Steps (Step Therapy)**

Certain drugs are not covered unless you try another FDA approved drug first. There may be a lower cost drug that is clinically and cost effective to treat your condition. If an alternate drug is not recommended for you or you had other insurance when you tried the alternate drug, simply ask your doctor to submit an authorization form to request that the drug be covered. You or your doctor can obtain the appropriate form at [bcbsfl.com](http://bcbsfl.com).

### 4. Which pharmacy you use, matters

Where you go for your prescriptions will depend on the kind of medication you need. You'll pay less and avoid filing a claim when your prescriptions are filled at a participating pharmacies — retail, mail-order or specialty.

- **Retail Pharmacy, for up to a 30-day supply**

Fill prescriptions for non-specialty Generic and Brand Name drugs at your local participating retail pharmacy, including many national chains such as CVS/pharmacy, Publix, Target, Walgreens, Walmart and Winn-Dixie.

- **Retail Extended Pharmacy, for up to a 90-day supply**

For maintenance medicines that you take regularly, certain retail pharmacies are designated as an "extended" pharmacy and can provide up to a 90-day supply of medication. Other retail pharmacies may only dispense 30 days of medication.

- **Mail-order, for up to a 90-day supply**

Ordering your drugs by mail can save you time and money. With most plans you pay less for ordering a 90-day supply at one time, by mail, rather than going to a retail pharmacy, one month at a time.

With a new prescription, simply complete a mail order form (available online) and mail it along with an original 90-day supply prescription from your doctor. You can order refills quickly online through [MyBlueService](http://MyBlueService) or call the number on your prescription bottle.

- **Specialty Pharmacy**

Certain Self-Administered specialty drugs such as injectible, infused, oral or inhaled drugs must be purchased from our participating specialty pharmacy, CareMark. If your medication is a Self-Administered Specialty drug, simply call CareMark toll-free at 1-866-278-5108.

**To find a participating pharmacy near you, please visit us at [bcbsfl.com](http://bcbsfl.com).**

### Tips for saving money on your drug costs

#### Keep these tips handy to save on your next prescription:

Take your member ID card to the pharmacy.

Use a participating pharmacy.

Use covered formulary drugs listed in the Medication Guide.

Use Generic Drugs when available.

Ask about over-the-counter medicine alternatives.

Order maintenance medication by mail.

Know more before you go to the pharmacy. Log on to [MyBlueService](http://MyBlueService) —

- Look up the cost of your drug and then compare to alternate drugs that may cost less.
- Research drug side effects and drug interactions.
- See if your prescription requires an authorization or step therapy drug first.

**Questions?** Call the toll-free customer service number on the back of your member ID card or visit us in person at a Florida Blue Center. For center locations and hours go to [FloridaBlue.com](http://FloridaBlue.com).