



# Three Tier Prescription Drug Benefits For Blue Cross High Option POS Plan

*At Blue Cross of California, we know that prescription drugs are the fastest-rising item of your total health care benefits cost.*

*Reasons for the spiraling costs of prescription drugs are varied: a general increase of prescription medication use, an aging population, research and development of new medications and the expense of direct to consumer advertising. With prescription drug costs increasing at twice the rate of medical care, we developed ways to contain costs so your copays remain affordable, while maintaining your access to safe, effective prescription drugs. Our Prescription Drug Program provides you with choice, flexibility, affordability and access to an extensive network of retail pharmacies.*

## Getting a Prescription Filled at a Participating Pharmacy

To get a prescription filled, you need only take your prescription to a participating pharmacy and present your member ID card. The amount you pay for a covered prescription – your copay – will be determined by whether the drug is a brand-name or generic medication and whether it is a formulary or non-formulary medication.

A generic drug contains the same effective ingredients, meets the same standards of purity as its brand-name counterpart and typically costs less. In many situations, you have a choice of filling your prescription with a generic medication or a brand-name medication.

The formulary is a list of approximately 600 recommended brand and generic medications. These medications have undergone extensive review for therapeutic value for a particular medical condition, safety and cost. Copies of our formulary are furnished to your providers and are available online at [www.bluecrossca.com](http://www.bluecrossca.com) under the Pharmacy section. You or your provider may also contact our Pharmacy Customer Service at (800) 700-2541.

The following chart illustrates the relation between drug type and your copay amount at a participating pharmacy:

Drug Type	Copay Amount
Generic	\$10.00
Brand name formulary	\$20.00
Brand name non-formulary	\$40.00

## Finding a Participating Pharmacy

Because our huge pharmacy network includes major drugstore chains plus a wide variety of independent pharmacies, it is easy for you to find a participating pharmacy. You can also find a participating pharmacy by going to our Web site at [www.bluecrossca.com](http://www.bluecrossca.com).

## An Extensive Network

Besides saving you money, our extensive network of pharmacies offers you easy accessibility.

- In California there are over 5,100 retail pharmacies. This accounts for nearly 95% of retail pharmacies in the state, including all major chains.
- Nationwide there are more than 61,000 chain and independent pharmacies.

## Using a Participating Pharmacy

You can substantially control the cost of your prescription drugs by using our extensive network of participating pharmacies. Participating pharmacies have agreed to charge a discounted price or “negotiated rate” and pass along this savings to you.

## Using a Non-Participating Pharmacy

If you choose to fill your prescription at a non-participating pharmacy, your costs will increase. You will likely need to pay for the entire amount of the prescription and then submit a prescription drug claim form for reimbursement. The pharmacist must sign and complete the appropriate section of the claim form to ensure proper processing of the claim for reimbursement.

Members that submit claims from non-participating pharmacies are reimbursed based on a **limited fee schedule**. The fee schedule may be considerably less than the cost of the medication. You are responsible for paying any difference.

The following chart illustrates potential increased out-of-pocket expenses for going to a non-participating pharmacy:

	Out-of-pocket costs using a participating pharmacy	Out of pocket costs using a non-participating pharmacy
Pharmacy's normal charge for brand-name formulary drug	\$50.00	\$50.00
You are responsible for:	\$20.00 copay	\$20.00 copay plus 50% of the limited fee schedule plus any amounts exceeding the fee schedule
<b>Total out-of-pocket expenses</b>	<b>\$20.00</b>	<b>Expense varies based on the cost of the medication</b>

You may obtain a prescription drug claim form by calling Pharmacy Customer Service at the toll-free number printed on your member ID card or by going to our Web site at [www.bluecrossca.com](http://www.bluecrossca.com).

#### **Submitting a Claim Form**

Check to see that all sections of the claim form are completed and mail to:

WellPoint Pharmacy Management

Attn: Blue Cross of California

P.O. Box 4165

Woodland Hills, CA 91365-4165

#### **Mail Service Prescription Drug Program**

If you take a prescription drug on a regular basis, you may want to take advantage of our mail service program.

Ordering your medications by mail is convenient, saves time and depending on your plan design, may even save you money. Besides enjoying the convenience of home delivery, you will also receive a greater supply of medications. To fill a prescription through the mail, simply complete the Mail Service Prescription form. You may obtain the form by calling Customer Service, at the toll-free number listed on your ID card or by going to our Web site at [www.bluecrossca.com](http://www.bluecrossca.com).

Once you complete the form, simply mail it with your copy and prescription in the envelope attached to the Mail Service brochure.

Please note that not all medications are available through the Mail Service Program.

#### **Out-Of-State Prescription Benefits**

Our national network of participating pharmacies is available to members when outside California. To find a participating pharmacy, a member can check our Web site or call the toll-free number printed on the ID card. When using a non-participating pharmacy outside of California, the member will follow the same procedures for using a non-participating pharmacy in California as outlined above.

#### ***Additional Features That are Part of your Plan***

**Prior authorization** as the term implies, is similar to prior authorization for medical services. Prior authorization applies to a select pool of medications that are often a second line of therapy. To require prior authorization, a drug must meet specific criteria. This criteria is based, among other things, on FDA-approved drug indications, targeted populations and the current availability of effective drug therapies. Prior authorization drugs are not covered unless you receive an approval from Blue Cross of California.

We distribute instructions on how to obtain prior authorization to physicians and pharmacies so that you may obtain prior authorization for required medications. You may call Pharmacy Customer Service, at the toll-free number printed on your member ID card, to receive a prior authorization form and/or list of medications requiring prior authorization.

**Supply limits** are the proper FDA recommendations for prescription medication dosage coupled with our determination of specific quantity supply limits to prescription medications. Although our standard pharmacy plans offer a 30-day supply for medications at a retail pharmacy, the supply limit can vary based on the medication, dosage and usage prescribed by your physician. For example, the supply limit for antibiotics used to treat an infection (e.g., 14 pills to be taken twice a day for one week) is different than blood pressure medication taken on a routine basis (e.g., 120 pills to be taken twice a day for 60 days). By adhering to specified supply limits, members are assured of receiving the appropriate amount of medication.

#### **Programs for Member's Special Health Needs**

We recognize that some of our members have unique health care needs requiring special attention. That's why we developed programs exclusively for them. Our additional medical management programs work in synergy with our pharmacy drug program to help members better manage their health care on an ongoing basis.

**Diabetic members** can receive **free glucometers** so that they can effectively and conveniently monitor their glucose levels.

**Seniors** can better monitor their chronic diseases and multiple medications through our **seniors-at-risk program**. This program reduces the possibility of toxic drug interactions, and curtails distribution of medications that may adversely affect the senior's chronic condition.

**Asthmatic members** and their families can take advantage of our program to better control the frequency and severity of the disease.

**Members who take multiple prescription medications** can take advantage of our pharmacy utilization management programs that encourage the safe, effective distribution of prescription medications. We have a program that protects the welfare of members with multiple prescription medications by carefully monitoring their prescription therapy to help reduce the danger of toxic drug interaction.

For additional information regarding your prescription drug benefits, please call Pharmacy Customer Service at the toll-free number printed on your member ID card.

Please refer to your Combined Evidence of Coverage and Disclosure Form which explains your plan's Exclusions and Limitations as well as the full range of your covered services in detail.

Covered Services (outpatient prescriptions only)	Per Member Copay for Each Prescription or Refill
<b>Retail Pharmacy</b>	
➤ Generic drugs	\$10
➤ Brand name formulary drugs	\$20
➤ Brand name non-formulary drugs <sup>1</sup>	\$40
<b>Mail Service</b>	
➤ Generic drugs	\$20
➤ Brand name formulary drugs	\$40
➤ Brand name non-formulary drugs <sup>1</sup>	\$80
<b>Non-participating Pharmacies</b>	<i>Member pays the above copay plus: 50% of the remaining prescription drug covered expense &amp; costs in excess of the maximum amount allowed</i>
<b>Supply Limits<sup>2</sup></b>	
➤ Retail Pharmacy (participating and non-participating)	30-day supply; 60-day supply for federally classified Schedule II attention deficit disorder drugs that require a triplicate prescription form, but require a double copay; 6 tablets or units/30-day period for impotence and/or sexual dysfunction drugs (available only at retail pharmacies)
➤ Mail Service	90-day supply

<sup>1</sup>When the member's physician has specified "dispense as written" (DAW) for non-formulary drugs, the copay for brand name formulary drugs will apply. When the member's physician has not specified DAW for non-formulary drugs, the higher copay will apply.

<sup>2</sup>Supply limits for certain drugs may be different. Please refer to the Evidence of Coverage and Disclosure form (EOC) for complete information.

The Prescription Drug Benefit covers the following:

- Outpatient prescription drugs and medications. Formulas prescribed by a physician for the treatment of phenylketonuria. These formulas are subject to the copay for brand name drugs.
- Insulin
- Syringes when dispensed for use with insulin and other self-injectable drugs or medications
- Prescription oral contraceptives; contraceptive diaphragms. Contraceptive diaphragms are limited to one per year and are subject to the brand name copay.
- Injectable drugs which are self-administered by the subcutaneous route (under the skin) by the patient or family member. Drugs that have Food and Drug Administration (FDA) labeling for self-administration
- All compound prescription drugs that contain at least one covered prescription ingredient
- Diabetic supplies (i.e., test strips and lancets)
- Prescription drugs for treatment of impotence and/or sexual dysfunction are limited to organic (non-psychological) causes.

**Prescription drug copays are separate from the medical copays of the medical plan and are not applied toward the Annual Out-of-Pocket Maximums.**

# Prescription Drug Exclusions & Limitations

Immunizing agents, biological sera, blood, blood products or blood plasma  
Hypodermic syringes &/or needles, except when dispensed for use with insulin & other self-injectable drugs or medications  
Drugs & medications used to induce spontaneous & non-spontaneous abortions  
Drugs & medications dispensed or administered in an outpatient setting, including outpatient hospital facilities and physicians' offices  
Professional charges in connection with administering, injecting or dispensing drugs  
Drugs & medications that may be obtained without a physician's written prescription, except insulin or niacin for cholesterol lowering  
Drugs & medications dispensed by or while confined in a hospital, skilled nursing facility, rest home, sanatorium, convalescent hospital or similar facility  
Durable medical equipment, devices, appliances & supplies, even if prescribed by a physician, except contraceptive diaphragms, as specified as covered in the EOC  
Services or supplies for which the member is not charged  
Oxygen  
Cosmetics & health or beauty aids  
Drugs labeled "Caution, Limited by Federal Law to Investigational Use," or experimental drugs. Drugs or medications prescribed for experimental indications  
Any expense for a drug or medication incurred in excess of (a) the Drug Limited Fee Schedule for drugs dispensed by non-participating pharmacies; or (b) the prescription drug negotiated rate for drugs dispensed by participating pharmacies or through the mail service program

Drugs which have not been approved for general use by the State of California Department of Health or the Food and Drug Administration  
Smoking cessation drugs  
Drugs used primarily for cosmetic purposes (e.g., Retin-A for wrinkles)  
Drugs used primarily to treat infertility (including, but not limited to, Clomid, Pergonal and Metrodin)  
Anorexiant and drugs used for weight loss, except when used to treat morbid obesity (e.g., diet pills & appetite suppressants)  
Drugs obtained outside the U.S.  
Allergy desensitization products or allergy serum  
Infusion drugs, except drugs that are self-administered subcutaneously  
Herbal, nutritional and dietary supplements except for formulas for the treatment of phenylketonuria.  
Prescription drugs with a non-prescription (over-the-counter) chemical and dose equivalent except insulin.

## **Third Party Liability**

Blue Cross of California is entitled to reimbursement of benefits paid if the member recovers damages from a legally liable third party.

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*The Power of Blue.*<sup>SM</sup>

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[www.bluecrossca.com](http://www.bluecrossca.com)

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