

3-tier prescription drug benefit

Your three-tier prescription drug benefit makes it easy for you to make informed choices and encourages savings when choosing your medications. Your co-payment will vary based on the tier placement of your prescription drug.

- **Tier One drugs** are typically, generic drugs. Generic drugs have the same active ingredients, strength and effectiveness as their brand-name counterparts but at a substantially lower cost. There may be instances where brand-name drugs may be placed in Tier One for clinical reasons.
- **Tier Two drugs** are typically, brand-name products selected because of their overall value. There may be instances where generic drugs may be placed in Tier Two for clinical reasons.
- **Tier Three drugs** are all other brand name drugs, including new brand name drugs and drugs that have generic equivalents.

Visit ExcellusBCBS.com to view our current Tier Three Formulary Guide.

Special Features:

- Through Express Script® or Wegmans Home Delivery Service Pharmacy, you can get up to 3 months supply of your medication for only 2 copayments.

Where Can I Purchase My Prescription Medications?

You have access to more than 65,000 participating pharmacies in our nationwide Pharmacy Network, including all national chains and most independent chains. Just show your ID card at any participating pharmacy-it identifies you as having prescription drug coverage and eligible for online claims processing. The pharmacy will transmit your prescription claim online to us and we'll immediately send a message to the pharmacist with your co-payment amount.

Home Delivery Service

Get your prescriptions delivered right to your door! When you use our mail service pharmacy, Express Script® or Wegmans Home Delivery Service, you get the convenience of home delivery, up to a three month's supply of medication and the ease of ordering new prescriptions and refills either by phone or via our website.

Using mail service pharmacy is ideal for those who take prescription medication on a continuing basis. For more information on how to use Express Script® or Wegmans Home Delivery Service, please visit our website or contact the Pharmacy Help Desk

Specialty Pharmacy Benefit

Specialty medications are designed for conditions that are difficult to treat with traditional medications like multiple sclerosis, rheumatoid arthritis, hepatitis C, and others. These medications are self-administered, either taken orally or by injection. Specialty pharmacies work exclusively with specialty medications and are experts in handling and administering these complex medications.

Your prescription drug benefit provides coverage for certain specialty medications only when purchased at pharmacies participating in the Specialty Pharmacy Network. If you don't use a participating specialty pharmacy for your new and refill prescriptions, you will be responsible for the full cost of the prescription.

A complete listing of participating specialty pharmacies is available at ExcellusBCBS.com.



Drug Benefits

Prior Authorization

Prior authorization helps assure that a prescribed drug is safe and appropriate for your medical condition.

Certain medications require prior authorization, which means that your doctor will contact us to get approval before the medication is covered.

Our clinical pharmacists and physicians review medication requests to make sure that the choice of drug or dose is appropriately prescribed based on FDA and manufacturer guidelines, medical literature, safety, appropriate use and benefit design.

Step Therapy

Step Therapy is a program where you must first try a certain drug to treat your condition before another drug will be covered. Your medication treatment moves along a series of "steps." Generic drugs are usually the first step. This first step lets you begin treatment with a prescription drug that is proven safe and cost effective. If the first step drug does not work for you then move to the next "step." Brand-name drugs are usually in the second step and have a higher co-payment.

The goal of step therapy is to minimize risk and control costs.

Generic Advantage Program (GAP)

The Generic Advantage Program promotes the use of generic medications. Under this program, if a member chooses a brand-name medication when a generic equivalent is available, the member will pay the

generic co-payment or coinsurance amount, plus the difference between the brand-name cost and the generic cost.

For more information about the above programs or to get a specific list of drugs or pharmacies for any of the programs:

- Visit the prescription drug section of our website at ExcellusBCBS.com
- Dial the prescription drug number located on the back of your member ID card.
- Dial the Excellus BlueCross BlueShield Pharmacy Help Desk toll free at **1-800-724-5033** or (TTY) **585-454-2845**.