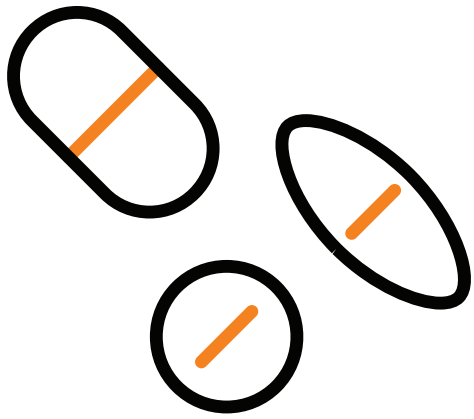
Guide to Prescription Drug Benefits



Your prescription drug coverage is an important part of your health plan. Use this guide to understand your benefits, see which drugs are covered, and learn about programs and resources that can help you save money.

CapitalBlueCross.com

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Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.

Fill prescriptions when you want, where you want

Retail pharmacies

Find an in-network pharmacy from your secure account at **CapitalBlueCross.com**, and show your Capital Blue Cross ID when you fill your prescription. Your plan determines if or how much your medication will cost.[1]

Most in-network pharmacists will automatically submit a claim for you.[2] If you choose an out-of-network pharmacy, download a claim form at **CapitalBlueCross.com**. Send the completed form and your receipt to Pharmacy Services, P.O. Box 25136, Lehigh Valley, PA 18002-5136.

Home Delivery

If you'd prefer to have your prescriptions delivered to your home, set up an account with Express Scripts®[3], your plan's home delivery pharmacy. Call **877.715.0946**, or visit **esrx.com/CapitalBlueCross** to get started. Tell your doctor to send your prescriptions to Express Scripts Home Delivery, and use your online account to manage refills, payment information, and other details as needed.

What drugs are covered?[4]

Your formulary is a list of FDA-approved drugs covered by your health plan. Capital Blue Cross manages the formulary by including generic and brand-name prescription drugs that focus on your safety and help you save money. You can find your formulary on your secure account at **CapitalBlueCross.com**.

Brand-name drugs are marketed and sold under a specific trade name and are protected by a patent. Generic drugs are typically more affordable and offer a lower cost share than the brand-name versions. The active ingredient in a generic drug is chemically identical to the active ingredient in the brand-name version. To help lower your out-of-pocket costs, choose generic drugs whenever possible.[4]

Prescriptions drugs that aren't listed on your formulary are not covered by your plan, unless approved through the nonformulary consideration exception process. You or your provider may request a nonformulary exception if formulary drugs would not be as effective in treating your condition or would cause you to have adverse medical effects.

[1] The amount of medication you can obtain at a retail or home delivery pharmacy depends on your drug benefit. Please refer to your Benefit Booklet (Certificate of Coverage) or policy.

[2] Some plans may require paper claim submissions to process reimbursements. Check your Benefit Booklet (Certificate of Coverage) for more information.

[3] Express Scripts® Pharmacy and Accredo are contracted through Prime Therapeutics LLC to provide mail pharmacy and specialty pharmacy services to members of Capital Blue Cross. On behalf of Capital Blue Cross, Prime Therapeutics LLC assists in the administration of our prescription drug program. Prime Therapeutics LLC is an independent pharmacy benefit manager. Express Scripts® Pharmacy is a trademark of Express Scripts® Strategic Development, Inc.

[4] Refer to your plan/benefits documents for specific information about your prescription drug benefit. You can visit your secure account at **CapitalBlueCross.com** to view the formulary and formulary status of your drugs.

Prior authorization

Some prescriptions require prior authorization to ensure they are medically appropriate and cost-effective. You can find these drugs on your formulary.

To prevent delays, you or your provider should request prior authorization before your prescription is filled. Your in-network provider will request authorization for you, but you can also start a request yourself by calling the Member Services number on your ID card or by logging in to your secure account.

Your plan won't cover drugs that require prior authorization unless an authorization is approved. If it's not approved, you can still get your prescription, but you will be responsible for the entire cost of the drug. You may appeal the decision or ask your provider to prescribe a drug that is covered by your plan.

Special programs

Medication Synchronization: You may obtain a partial fill or refill of your maintenance prescription drugs at your option when you are taking two or more maintenance medications. This can help make it easier for you to take medications correctly as prescribed. You can work with your in-network pharmacist, so that the refill syncs up with another maintenance medication. Additionally, we will prorate your applicable cost-share amounts (e.g., copay or coinsurance) to align with the reduced supply. You can initiate a synchronization up to three times a year.

FlexAccess™: The FlexAccess program offers eligible members an opportunity to save on eligible high-cost drugs. This program will identify manufacturer copay assistance (coupon) programs for these drugs to help lower your cost share and make them more accessible and affordable for you.[1]

Step Therapy and Drug Quantity Management programs[2]

For certain prescription drugs, you may be asked to try another proven, cost-effective drug first. Your plan also includes quantity limits for certain prescription drugs to support safety. Your provider can request an exception to quantity limits and/or Step Therapy by calling the number on your ID card. Drugs requiring Step Therapy and quantity management are noted in your formulary.

Generic substitutions: Your plan may include a mandatory or restrictive generic substitution program. Check your Benefits Booklet to see if your plan includes either program.

Drug quantity level limits apply to all applicable generic equivalents of the brand-name products. Applicable home delivery quantity levels are two to three times the retail quantity level limits, depending on the prescription drug beneft design chosen by the member or employer group.

[1] The FlexAccess program is available to ASO groups only and groups may opt out of the program. Therefore, members should consult with their employers regarding whether their group plan offers this program.

[2] Please consult your Benefits Booklet.

Coverage of prescription drugs (i.e., any FDA approved medication that, by federal or state law, may not be dispensed without a prescription order) is subject to the terms and conditions of your Rx benefit plan. Drugs that are not FDA-approved are not covered.

Self-administered specialty drugs

Accredo[1] serves as your plan's specialty drug pharmacy. If you need a specialty drug to manage your health condition, a patient care coordinator from Accredo will work with your health care team to help manage your needs. Accredo will contact you when they receive your prescription or when it's time for a refill. Call **833.721.1626** to set up an Accredo account, or visit **Accredo.com/CapitalBlueCross** for more information.

90DayMyWay®[2]

Your plan may include the 90DayMyWay program, which requires you to get your maintenance drugs in 90-day supplies. If so, remember to ask your doctor to write a 90-day prescription. You can fill your 90-day prescriptions through home delivery or at in-network pharmacies. Most popular retail chain and grocery store pharmacies are part of this network. You can locate an in-network pharmacy by logging in to your secure account at **CapitalBlueCross.com** or calling the Member Services number on your ID card.

Questions?

Log in to your secure account at **CapitalBlueCross.com** to manage your prescription drug benefits, see which drugs are covered by your plan, find pharmacies, and learn more about your plan's prescription drug coverage.

Also, your Member Services team is available 24 hours a day, seven days a week to answer your pharmacy benefit questions. You can call them at the number on your ID card (TTY: 711).

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This document is available in alternate languages. If you require information presented in this guide in a language other than English, please call the Member Services number on your ID card and ask for interpreting services.

[1] Express Scripts® Pharmacy and Accredo Health Group, Inc. are contracted through Prime Therapeutics LLC to provide mail pharmacy and specialty pharmacy services to members of Capital Blue Cross. On behalf of Capital Blue Cross, Prime Therapeutics LLC assists in the administration of our prescription drug program. Prime Therapeutics LLC is an independent pharmacy benefit manager. Express Scripts® Pharmacy is a trademark of Express Scripts® Strategic Development, Inc. Accredo Health Group, Inc. is a specialty pharmacy that is contracted to provide services to members of Capital Blue Cross.

[2] Some plans allow an initial 30-day fill and a 30-day refill for maintenance drugs before 90DayMyWay requires members to get 90-day fills. Check your Benefit Booklet (Certificate of Coverage) for details.

Drug quantity level limits apply to all applicable generic equivalents of the brand-name products. Applicable home delivery quantity levels are two to three times the retail quantity level limits, depending on the prescription drug benefit design chosen by the member or employer group.

The information contained in this document was current at the time of printing and is subject to change. It is not intended to substitute your physician's independent medical judgement based on your specific needs. Please call the Member Services number on your ID card for the most current formulary information and your expected out-of-pocket costs.

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