



Triple-tier drug plan: A guide for members

Welcome

Your coverage is packed with built-in safety measures and unmatched access to pharmacies. Even better, your plan is backed by quality, value and commitment — a prescription Blue Cross Blue Shield of Michigan has filled for more than 70 years.

Tiers determine what you'll pay

Your Blue Cross drug plan covers prescription drugs in three tiers: generic, preferred brand and nonpreferred brand. Your plan's drug list shows the covered prescription drugs included in each tier. The Blue Cross Pharmacy and Therapeutics Committee regularly reviews these medications and updates the drug list. We provide multiple options to choose from, taking into consideration individual cost and coverage preferences.

Your drug list is divided by drug type into the three tiers below. What you pay depends on what tier your drug is in.

Tier 1 – Generic

- Generic or non-brand-name versions of prescription drugs
- Require the **lowest copayment**, or fixed amount you pay when you receive a prescription drug, or coinsurance, a percentage you pay of the total cost, depending on your plan. This makes them the most affordable options for treatment.
- Produce the same effects in the body as equivalent brand-name.
- Safe
- Active ingredients are identical to those in brand-name drugs, as required by the Food and Drug Administration
- Many brand-name drugs are available as generics

Tier 2 – Preferred brand

- Brand-name prescription drugs
- Require a **higher copay or coinsurance** than Tier 1 drugs.
- Safe and effective

Tier 3 – Nonpreferred brand

- Brand-name prescription drugs not included in Tier 2
- Require the **highest copay or coinsurance**
- Generic (Tier 1) or preferred brand (Tier 2) alternatives are available for many of these drugs.

If you want to have your prescription changed to a Tier 1 or Tier 2 medication, speak with your doctor to see if a change is appropriate for you.

Check out the list of commonly prescribed medications available within each tier at [bcbsm.com/pharmacy](https://www.bcbsm.com/pharmacy):

- Click on *Drug Lists*.
- Click on your plan type.
- Click on the appropriate drug list.

Which tiers are your medications in? If your medication is in Tiers 2 or 3, contact your doctor to see if your prescription could be changed to a more affordable option.



Blue Cross drug plans do not cover certain types of medications and supplies, such as:

- Cosmetic drugs
- Experimental drugs
- Therapeutic devices and appliances

Note: Your drug plan may not cover certain lifestyle drugs. Please refer to your specific plan description for details.

Your medical plan may cover some therapeutic devices and appliances. Please refer to your medical plan description for details.

Your Blue Cross pharmacy plan may provide coverage for select over-the-counter medications with a prescription as a first-step treatment for members who have drug plans with prior authorization and step therapy. These medications are included on the Custom Drug List and are covered at the appropriate copay amount.



How to lower your drug costs

Request generic drugs whenever they're available

You'll pay the least when you use generic drugs because they have the lowest copay. Generic drugs are approved by the U.S. Food and Drug Administration and are held to the same standards for safety and effectiveness as brand name drugs. Always ask your doctor if a generic medication is available and appropriate for your treatment.

Use mail order for the drugs you refill often

You can order up to a 90-day supply of a covered drug by mail for a reduced copay.

To order most drugs by mail, log in to your secure member account at **bcbsm.com** or on our mobile app:

- Click on *My coverage*.
- Click on *Prescription*.
- Click on *Mail order*.

Members can also call Express Scripts, to request they contact your doctor to get your new 90-day prescription. Blue Cross members can call Express Scripts at 1-800-778-0735. BCN members can call Express Scripts at 1-800-229-0832.

Each prescription will have a suggested refill date to remind you to order your refills on time. You can order refills by phone, by mail or online:

- Go to **bcbsm.com**.
- Click on *My Coverage*.
- Click on *Prescription Drugs*.
- Click on *Mail Order*.

The mail order prescription drug program is convenient.

- You don't have to wait in line at a retail pharmacy to have your prescription filled.
- There are no shipping or handling fees for standard prescriptions.
- Prescriptions are filled quickly and shipped directly to your home.

Log in to your member account at **bcbsm.com** to find out more about your benefits and coverage:

- Click on *My Coverage*.
- Click on *Prescription*.
- Click on *What's covered*.



Get a 90-day supply of your medication at a local retail pharmacy

You can receive a 90-day supply of medication from participating walk-in retail pharmacies for the same reduced mail-order copay mentioned above.

To use this benefit, ask your doctor to write or send a new prescription for a 90 day supply to a local pharmacy that participates in the 90-day Retail Prescription Program. Most chain and independent pharmacies in Michigan participate in the program, as do many network pharmacies outside Michigan.

To confirm that your pharmacy participates in the program before you go:

- Log in to your member account at **bcbsm.com** or our mobile app and select *Find a Pharmacy*. After you search, look for pharmacies that answer yes to “Dispenses a maintenance supply.”
- You can also contact your pharmacy to ask whether it participates in the program before you have your prescription filled.

In order to receive a 90-day supply of medication at a participating 90-day retail pharmacy, the following must be met:

- Your 90-day supply of medication must comply with state laws.
- Your doctor must write the prescription for a 90-day supply.

Specialty drugs

Specialty drugs are prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex and chronic conditions such as multiple sclerosis, rheumatoid arthritis or cancer.

How do I order specialty drugs?

Get your prescription drugs delivered to your home by ordering them through AllianceRx Walgreens Prime, our preferred specialty drug vendor, by calling 1-866-515-1355. You can also fill your prescription at a retail pharmacy. However, you may have a benefit design that requires you get specialty drugs from our exclusive pharmacy network for specialty drugs administered by AllianceRx Walgreens Prime. Not all pharmacies will dispense specialty drugs, so call your pharmacy to verify that they will fill your prescription.

You can find a list of specialty drugs online:

- Go to **bcbsm.com/pharmacy**.
- Click on *What are specialty drugs?*

Please note: Injectable drugs administered by a health care professional (non-self-administered) are not covered under your prescription drug plan, but may be covered under your medical plan.

Find out more online

Log in to your member account at **bcbsm.com** or the Blue Cross mobile app to access more information about your prescription drug plan. You can view your current copays and pharmacy benefit information, look up drugs on our drug list, find a participating pharmacy, view your prescription history and more.

Just visit **bcbsm.com**.

Call with any questions

If you have questions about your prescription drug plan, call the customer service number listed on the back of your Blue Cross ID card.



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