



Blues Rx<sup>SM</sup>



## Looking to grow your business?

A Blue Care Network Blues Rx<sup>SM</sup> prescription drug plan completes your comprehensive health care package by offering value, safety, effectiveness and convenience — perfect for growing a healthy work force and keeping costs low.

Members have easy access to more than 86 percent of pharmacies in Michigan, including all major chains and more than 60,000 pharmacies nationwide. And with drug costs on the rise, we've built in several measures to hold long-term costs in check and maximize value, such as:

- Options with low copayments for generic drugs
- Significant cost-saving initiatives
- Ability to manage health care cost trends by ensuring access to prescription drugs at affordable prices

### Plans that promote quality and savings

As part of our commitment to curbing health care costs, all of our pharmacy plans feature a benefit design with a focus on generic drug use. Through this approach, we can help:

- Maximize savings for you and your employees with a generic drug dispensing rate of more than 80 percent compared with the national average of 72 percent.
- Lower the cost of medicines with BCN's well-managed drug formulary.
- Control the long-term pharmacy cost trend.

We offer an array of copayment options, giving you the flexibility to choose the plan that's right for your business.



grow  
a healthy work force.



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Blue Care Network of Michigan is a nonprofit corporation  
and independent licensee of the Blue Cross and Blue Shield Association.

## Copayment plans

Formulary Preferred (Tier 1)	Formulary Options (Tier 2)	Nonformulary (Tier 3)	Formulary specialty drugs (generics and brands)	Nonformulary brand specialty drugs
\$10	\$40	*Not covered	Tier 1 or Tier 2 copay applies	Not covered
\$15	\$50	*Not covered	Tier 1 or Tier 2 copay applies	Not covered
\$10	\$20	\$40	Tier 1 or Tier 2 copay applies	\$40
\$10	\$40	\$80	Tier 1 or Tier 2 copay applies	\$80
\$15	\$50	50% (\$70 min/\$100 max)	Tier 1 or Tier 2 copay applies	50% (\$70 min/\$100 max)
\$20	\$60	50% (\$80 min/\$100 max)	Tier 1 or Tier 2 copay applies	50% (\$80 min/\$100 max)
50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)
\$10	\$40	\$80	20% (\$100 max)	20% (\$200 max)
\$15	\$50	\$80	20% (\$150 max)	20% (\$300 max)
\$20	\$60	\$80	20% (\$200 max)	20% (\$400 max)

\*Not covered unless the prescribing physician requests authorization and BCN agrees that the prescription is medically necessary and that a BCN formulary alternative cannot be used.

## Savings Plus Approved Drug List™

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Preferred Tier 1	Options Tier 2	Tier 3
\$0	\$40	75%
\$4	\$20	75%
\$4	\$40	75%
\$4	\$60	75%

## Blue delivers more

Pharmacy coverage with Blue Care Network offers many advantages, and all options include features that deliver a cost-effective solution without limiting benefits.

- **Web tools** – Our online drug-benefit tool helps people research drug treatments, locate participating pharmacies, find lists and cost estimates of our most commonly prescribed drugs, and even allows employees to print a personal prescription history for their doctor or for tax purposes.
- **Convenience** – The Blues offer the ease of using one card for all pharmacy and health benefits.
- **Safety** – Blues Rx claims are processed through an online system that helps ensure the medication dispensed is appropriate based on the dose dispensed, the member's age and gender, and other medications that the member is receiving. These checks help lead to fewer drug-related hospitalizations and lower costs.
- **Savings with generic drugs** – Visit [theunadvertisedbrand.com](http://theunadvertisedbrand.com) to learn how safe, effective generic alternatives can help Blues Rx members save 30 to 80 percent off the cost of brand-name drugs.
- **Cost-management** – Our prior authorization program promotes safe, cost-effective medications by endorsing lower-cost formulary alternatives that have proven histories of medical effectiveness. Additionally, our step therapy program requires members to try less expensive or less risky medications before the prescribed drug is given.