



# Convenience and value come with our prescription drug coverage

Blue Elect Plus<sup>SM</sup> POS and Blue Elect Plus HSA<sup>SM</sup> POS

EDUCATE

ENGAGE

EMPOWER

If your plan includes a Blue Care Network prescription drug plan, you'll have access to more than 95% of pharmacies in Michigan. You'll also have access to thousands of pharmacies nationwide, including most major chains.

Because prescription drugs can be costly, we encourage the use of generic drugs, which work the same as their brand-name equivalents.

Our value-based drug categories further help reduce costs by offering some brand-name medications at generic copayment rates. And we offer copay discounts when you get up to 90-day supplies of certain medications.

## Safety is paramount

We may require prior authorization for certain prescription drugs so you receive the most appropriate drug therapy. We review them and make our decisions based on current medical information and the recommendations of our Pharmacy and Therapeutics Committee — a group of doctors, pharmacists and other health care experts.

The drugs we review are those that:

- Have dangerous side effects
- Are harmful when combined with other drugs
- Should only be used for certain health conditions
- Are often misused or abused

Narcotic drugs, such as opioids, often fall into more than one of these categories.

We also look at drugs that are prescribed when other equally effective drugs are available at a lower cost.

**Specialty drugs must be filled through an AllianceRx Walgreens Pharmacy.**

### Coverage depends on your plan

- Our prescription drug plans are not all alike. Check with your employer for what plan is available to you.
- Visit [bcbsm.com/bcndruglists](https://bcbsm.com/bcndruglists), and look for the drug list offered with your plan. Every list shows the most frequently prescribed drugs, and whether the drug has special requirements for coverage.

## More value

Your BCN pharmacy plan also gives you:

- Medication programs that promote safety and help lower costs
- Improved care and assistance for your individual health needs
- Online tools and guidance to help you get the most from your plan
- Customer service and support

## Helpful resources

When your doctor writes you a new prescription, you'll want to research drug prices and see how much your plan pays. You can view your prescription drug benefits, out-of-pocket costs and more by using:

- Our app: Search "**BCBSM**" at the App Store® or Google Play™.
- Your online member account: After you enroll, register at [bcbsm.com/register](https://bcbsm.com/register).

Your account will also give you access to your virtual *Member Handbook* that's customized to your Blue Elect Plus POS or Blue Elect Plus HSA POS plan and pharmacy coverage, if it's part of your plan.

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