



Convenience comes with our prescription drug coverage

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS

EDUCATE

ENGAGE

EMPOWER

If your Blue Elect PlusSM POS or Blue Elect Plus HSASM POS 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 prescription drug plan categorizes prescription drugs in tiers, offering some brand-name medications at generic copay 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, 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.

AllianceRx Walgreens Pharmacy, a separate company, provides specialty pharmacy services to Blue Cross Blue Shield of Michigan and Blue Care Network members.

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 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.

Helpful resources

When your doctor writes you a new prescription, you'll want to know whether your plan will pay their share of drug and how much it will cost. We make it easy for you to find the information online:

- You can get our mobile app once you're enrolled in your plan. Search "**BCBSM**" at the App Store® or Google Play™. Use the app to research drug prices and see what your plan pays for.
- Once you enroll in your plan, activate your online member account at bcbsm.com/register to view your prescription drug benefits and out-of-pocket costs. You'll also be able to locate participating pharmacies and print a personal prescription history.
- After you're enrolled, activate your account to access your virtual *Member Handbook* that's customized to your Blue Elect Plus POS or Blue Elect Plus HSA POS plan and, if included, pharmacy coverage.

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