



## Triple-tier drug plan: A guide for members

# Welcome

Your coverage is packed with cost-saving features and unmatched access to pharmacies. Even better, your plan is backed by quality, value and commitment to improved care — a prescription Blue Cross Blue Shield of Michigan has filled for more than 80 years.

## Tiers determine what you'll pay

Your Blue Cross Blue Shield of Michigan and Blue Care Network drug plan pays for its share of prescription drugs in three tiers: generic, preferred brand and nonpreferred brand. Your plan's drug list shows the payable 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 out-of-pocket cost 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.

### Generic tier

- Are generic or non-brand-name versions of prescription drugs
- Require the **lowest copayment**, or set 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 generics the most affordable options for treatment.
- Produce the same effects in the body as equivalent brand-name
- Are safe and effective
- Contain active ingredients identical to those in brand-name drugs, as required by the U.S. Food and Drug Administration
- Are available as alternatives for many brand-name drugs

## Preferred brand tier

- Are brand-name prescription drugs
- Require a **higher copay or coinsurance** than generic drugs
- Are safe and effective

## Nonpreferred brand tier

- Are brand-name prescription drugs not included in the preferred brand tier
- Require the **highest copay or coinsurance**
- Can often be substituted with generic or preferred brand alternatives

If you want to have your prescription changed to a generic or preferred brand-name 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://bcbsm.com/pharmacy)**:

- Click on *Drug Lists*.
- Select your type of health plan.
- Select your drug list.



Blue Cross and BCN drug plans don't cover certain types of medications and supplies, such as:

- Cosmetic drugs
- Experimental drugs
- Prescription drugs for which there is an over-the-counter equivalent in both strength and dosage form (unless considered preventive by the United States Preventive Services Task Force)

Please refer to your drug list and specific plan description documents for details.



# 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, through Optum Home Delivery.

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 *Order online*.

You can also call Optum Home Delivery to request they contact your doctor to get your new 90-day prescription. Blue Cross members can call Optum Home Delivery at 1-855-811-2223. BCN members can call Optum Home Delivery at 1-844-642-9087.

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 *Order online*.

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.

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

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

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- Prescriptions are filled quickly and shipped directly to your home.

## 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 Walgreens Specialty Pharmacy, 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 to get specialty drugs from our exclusive pharmacy network for specialty drugs administered by Walgreens Specialty Pharmacy. Not all pharmacies will dispense specialty drugs, so call your pharmacy to verify that they'll fill your prescription.

You can find a list of specialty drugs online:

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

**Note:** Injectable drugs administered by a health care professional (non-self-administered) aren't paid under your prescription drug plan, but may be paid 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 or BCN member ID card.



[bcbsm.com](https://bcbsm.com)

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Optum Rx and Optum Home Delivery is an independent company providing home delivery pharmacy and other pharmacy benefit management services to Blue Cross Blue Shield of Michigan and Blue Care Network.

Walgreens Specialty Pharmacy is an independent company providing specialty drug services on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network members.