



Blue Cross
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of Michigan

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Triple-tier pharmacy plan offers coverage with three copay levels

A Blue Cross triple-tier pharmacy plan is packed with built-in safety measures and unmatched access to pharmacies with built-in cost savings for your group through tiered copayments for prescription drugs. 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 members pay

This pharmacy plan covers prescription drugs in three tiers: generic, preferred brand and nonpreferred brand. Your plan's drug list shows the covered 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.

The plan's drug list is divided by drug type into the three tiers below. What members pay depends on what tier their drugs are in.

Tier 1 – Generic

- Generic or non-brand-name versions of drugs.
- Offers the lowest copayment, or fixed amount members pay when they receive a prescription drug, or coinsurance, a percentage members pay of the total cost, depending on their plan. This makes them the most affordable options for treatment.
- Produce the same effects in the body as equivalent brand-name drugs.
- 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.

What's covered

Check out the list of commonly prescribed medications within each tier at bcbsm.com/pharmacy:

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

Your Blue Cross pharmacy plan may provide coverage for certain over-the-counter medications with a prescription as a first-step treatment for members to meet prior authorization or step therapy requirements. These medications are included on the *Custom Drug List*.

Blue Cross does not cover certain types of medications and supplies, such as:

- Cosmetic drugs
- Experimental drugs
- Therapeutic devices and appliances

For more information, contact your Blue Cross sales representative.

bcbsmpharmacy.com