

Looking to grow your business?

The Blue Cross Blue Shield of Michigan Blues RxSM prescription drug plan offers value, safety, effectiveness and convenience — perfect for growing a healthy work force and keeping costs low.

Members have easy access to more than 98 percent of pharmacies in Michigan, including all major chains and more than 61,000 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 options
- Ability to manage health care cost trends by ensuring access to prescription drugs at affordable prices
- A 3-percent savings off your medical premium for each contract that includes Blue Cross pharmacy coverage through Advantage Pricing

Plans that promote quality and savings

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

- Maximize your savings when some of the most popular brand medications expire between now and 2013
- Members better manage costs through financial incentives
- Control costs through utilization review initiatives that encourage proper formulary dispensing



grow
a healthy work force.

Blues Rx offers a plan for every budget and stage of your business

Blue Cross Blue Shield of Michigan offers an array of triple-tier plans that save money without limiting benefits through these cost-management features:

- Prior authorization and step therapy
- Mandatory Maximum Allowable Cost
- 90-day retail and mail order program that gives members a 90-day supply of medication for a copay equal to two, 30-day supplies

Plan	Generic (Tier 1)	Formulary (Preferred) brand (Tier 2)	Non-formulary (Non-preferred) brand (Tier 3)
\$5/\$25/\$50 RXCM	\$5	\$25	\$50
\$15/\$30/\$60 RXCM	\$15	\$30	\$60
\$7/\$35/\$70 RXCM	\$7	\$35	\$70
\$10/\$40/\$80 RXCM	\$10	\$40	\$80
\$15/\$50/50% RXCM	\$15	\$50	50%/\$70 min/\$100 max
\$20/\$60/50% RXCM	\$20	\$60	50%/\$80 min/\$100 max

We also offer [Blue Advantage RxSM](#) at minimal cost to employers. This plan allows members to purchase eligible drugs and supplies from network pharmacies at reduced rates simply by showing their Blues ID card.

Blue delivers more

Pharmacy coverage with the Blues offers many advantages, including:

- **Web tools** – Our online drug benefit tool helps people research drug treatments, locate participating pharmacies, find lists and cost estimates for our most commonly prescribed drugs, and even allows employees to print a personal prescription history for their doctor or 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 dosage, 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.
- **Cost-management** – Initiatives that ensure physicians are following appropriate prescribing practices, including generics whenever possible, and profile their dispensing patterns against their peers.
- **Effective formularies** – Our Blues Custom Formulary of FDA-approved medications is based on clinical effectiveness, safety and opportunity for cost savings.
- **Savings with generic drugs** – Blues Rx members can learn about how generic drugs are safe, effective and can save them 30 to 80 percent off the cost of brand-name drugs by visiting theunadvertisedbrand.com.



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