



Your prescription drug plan

Answers you want. From a name you can trust.

It starts with you

You want information that is personal to you — like where you can fill your new prescription and how much it's going to cost. You want to know if you've met your deductible or how to save on your medicines.

We've got it all covered. When you register at [anthem.com](https://www.anthem.com), you can access pharmacy information that matters to you. This is the easiest and fastest way to get personalized information about what to expect before you go to the pharmacy.

When you register at [anthem.com](https://www.anthem.com), you can:

- See your drug claims history.
- Check your copay or coinsurance amounts.
- Check your out-of-pocket costs.
- Order refills of home delivery and specialty drugs.
- Look up drug information.

Where to get your prescriptions filled

It's simple. You choose what works best for you to get the medicines you need, when you need them.

A drugstore near you: Most people use a local drugstore or pharmacy in a retail store to fill a prescription. When you use one that's in your network, you'll pay less.

There are a lot of pharmacies in the network. You can find one near you by going online at [anthem.com](https://www.anthem.com).

Choose **Prescription Benefits** under *Useful Tools* on the home page and log in. On the *Pharmacy page*, choose **Locate a Pharmacy**. You'll be sent to the website of Express Scripts, the company that manages and processes your prescription drug claims.

On this site, you can look for a network pharmacy that works for you. Just enter your ZIP code or city and state to search.

From there, you can also learn how to switch to home delivery.

Home delivery pharmacy: Some people use the home delivery pharmacy for prescriptions they have to take for a long time. Pharmacists call these drugs maintenance medications since they help maintain health. Using the home delivery pharmacy for these drugs may cost less. It can also be a more convenient option. Depending on your benefit plan, you can get up to a 90-day supply sent to your home.

Your health plan may require you to use the home delivery pharmacy for maintenance medications. You can check your summary of benefits to see if you have to do this. When you fill a maintenance drug prescription at a retail pharmacy, you'll get a letter and phone call on how to use home delivery pharmacy.

Specialty pharmacy: A specialty pharmacy provides medicine for people with chronic health conditions. Specialty drugs come in different forms like pills or liquids. And some need to be injected, inhaled or infused. These drugs often need special storage and handling, and may be given to you by a doctor or nurse.

Your plan may require you to use Accredo Specialty Pharmacy. Accredo is part of Express Scripts. You can call the number on your member ID card to check.

Specialty pharmacy network: Some health plans have a specialty pharmacy network that members use for their specialty drug medicines to be covered. You can see a list of specialty pharmacies on [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

Keep in mind

Here are other items to note for your pharmacy benefit:

- The pharmacy may substitute a generic for a brand-name drug. If you or the doctor do not want the pharmacist to do this, the drug may cost more.
- Some drugs require our approval before the pharmacy can fill the prescription. This is called prior authorization. Usually, the pharmacist can talk to us for approval, or the pharmacist may need to contact the doctor who prescribed the drug.
- For some drugs, you may need to try a different drug that's just as effective instead. Trying drugs in a step-by-step way is called step therapy. Step therapy helps you and your doctor choose drugs that are safe, affordable and right for you.
- Taking too much medicine or using it too often is dangerous and costly. Your plan may limit how much of a medicine you can get each month. For example, a drug may have a limit of 30 pills for 30 days. This is called a quantity limit.

What you should know about drug tiers

Drugs are assigned to certain tiers. Several factors are used to decide into which tier a drug is placed. These can include, but are not limited to:

- How well the drug works compared to other drugs used for the same type of treatment
- The cost of the drug compared to other drugs used for the same type of treatment
- Whether there are generic or OTC choices available

Tier 1 drugs usually have the lowest member cost-share, while Tier 4 drugs have the highest member cost-share.

Your member cost-share for drugs in the different tiers might look like this example:*

- Tier 1 drugs: \$15 copay
- Tier 2 drugs: \$50 copay
- Tier 3 drugs: \$90 copay
- Tier 4 drugs: 25% of the cost of the drug

*For illustrative purposes only.

Remember, you can see your cost-share for generic and brand-name drugs by checking your benefits.

Questions?

Ready to get the most from your prescription drug plan? Our programs can help you get the medicine you need to get healthy and stay healthy.

If you want to know more, call us at the Customer Service number on your member ID card.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICESM Managed Care, Inc. (RIT), Healthy AllianceSM Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield of Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the PDS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

