

# FEEL CONFIDENT USING YOUR PRESCRIPTION DRUG BENEFIT

Your 3-tier prescription drug benefit makes it easy for you to make informed choices and encourages savings when choosing your medications. Your copayment will vary based on the tier placement of your prescription drug.

## TIER 1

THESE DRUGS ARE TYPICALLY **GENERIC** AND HAVE THE LOWEST COPAY AMOUNT.

## TIER 2

THESE DRUGS ARE **BRAND-NAME** AND THEY HAVE UNIQUE, SIGNIFICANT CLINICAL ADVANTAGES AND OFFER OVERALL GREATER VALUE OVER THE OTHER PRODUCTS IN THIS CLASS.

## TIER 3

THESE DRUGS ARE ALSO **BRAND-NAME** AND THEY INCLUDE NEW **BRAND-NAME** DRUGS AND DRUGS THAT HAVE **GENERIC** EQUIVALENTS. TIER 3 DRUGS HAVE THE HIGHEST COPAY AMOUNT.



**You can fill your prescription at any pharmacy in our nationwide network, which includes:**

- National retail chain pharmacies
- Independent pharmacies
- Mail service pharmacies
- Specialty pharmacies

To view which medications fall under which tier, check the costs of your medications, and find in-network pharmacies, visit [Member.ExcellusBCBS.com](https://www.Member.ExcellusBCBS.com).

## LOOKING OUT FOR YOU

Through a few policies and programs, like Prior Authorization and Step Therapy, we work alongside your doctor to make sure you're getting the most appropriate and cost-effective care for you.

**Prior Authorization:** Certain medications require prior authorization from our team of clinical pharmacists and physicians before it will be covered. We serve as a second set of eyes to help ensure that a prescribed drug or dose is safe and appropriate for your specific medical condition based on FDA and manufacturer guidelines, medical literature, safety, appropriate use, and benefit design.

**Step Therapy:** Some conditions can be treated by multiple medications with varying costs. To help save you money, this program requires that you try a certain drug, usually a lower-cost generic, as a first "step." If the first step drug does not work for you then you move to the next "step," which is usually a brand-name drug with a higher copayment.

# 4 WAYS YOU CAN STAY ON TOP OF RISING PRESCRIPTION COSTS

Worried about high prescription drug costs? We're here to help. Check out the tips below to score some unexpected savings.

## ASK ABOUT GENERICS



Ask your doctor if there are low-cost alternatives to expensive name-brand drugs. Many generics offer the same ingredients for significant savings. Some plans don't charge for Tier 1 generics.

## CONSIDER HOME DELIVERY



Ordering a 90-day supply of your prescriptions through our mail order pharmacy partners can deliver savings up to 33%. This is ideal (and required for some plans) if you take a prescription medication on a continuing basis.

## START SMALL



When starting a new prescription, ask for samples or a short supply to start. That way, if you experience any side effects, or the medication doesn't work as expected, you won't be stuck with more than you need.

## LOOK INTO DRUG DISCOUNTS



It's right there in the name. If you qualify for drug discounts, you can get help paying for your medications with copay discount cards, manufacturer coupons, and other options.

**To learn more about prescription drug savings, call the number on the back of your Member Card or log in to your Member Account at [Member.ExcellusBCBS.com](https://www.Member.ExcellusBCBS.com)**

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注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

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