

# Here are your pharmacy benefits in a nutshell

We know you're busy, so we created a quick and easy guide to your benefits. It includes tips on how to make the most of your coverage and save money while you're at it.

## First things first. Have you registered at [anthem.com](https://www.anthem.com) yet?

It's the fastest and easiest way to get all of your personalized pharmacy benefits information. At [anthem.com](https://www.anthem.com), you can do things like:

- Find a pharmacy.
- Check your drug list.
- Compare drug costs.
- Switch to home delivery or refill a prescription.
- Check your claims status and history.
- Check your copay, deductible or coinsurance amounts.

There's an app for all of that, too. Sydney makes it easy to manage your pharmacy benefits from wherever you are. You can find it at the Apple Store® (iOS) or on Google Play (Android).

## Here's what your plan covers

- Brand-name and generic drugs on your drug list
- Some preventive drugs at little or no cost to you
- Most specialty drugs if you have an ongoing health issue or serious illness

## Your drug list

Your plan uses the National Direct Tier 4. It includes hundreds of generic and brand-name prescription drugs.

You can get a sneak peek of your drug list at [www.anthem.com/nationaldirect4tierva](https://www.anthem.com/nationaldirect4tierva) to see if a drug you take is covered. For more details, log in at [anthem.com](https://www.anthem.com). If your drug isn't on the list, you'll see other options. Keep in mind, changes can be made to your drug list. So you may want to check it when you get a new prescription.

Drugs are grouped in tiers. Your share of the cost will depend on which tier your drug is on. The lower the tier, the lower your cost.

Your plan uses the Preferred Generics program. This means when there's a generic option available and you choose to go with the brand-name drug instead, you'll pay more. Check with your doctor to see if there's a generic option that's right for you — it'll save you money!

## Your cost

Your share of drug costs — including any copay or coinsurance amounts — depends on your plan and which pharmacy you use. You'll find this information when you log in at [anthem.com](https://www.anthem.com). Or ask your employer for a copy of your Summary of Benefits.



## Need to fill a prescription? Here we go.

You have plenty of choices about how and where to get your prescription medicine, including local pharmacies in your plan or convenient home delivery.



### Retail pharmacies

Your plan includes nearly 70,000 pharmacies nationwide. You'll save the most money when you use one of these pharmacies. It's easy to find one near you. Just log in at [anthem.com](https://www.anthem.com), find **Locate a Pharmacy** and type in your ZIP code.



### Home delivery

If you take medicines regularly or need them on a long-term basis, you can save time with home delivery. You may also save money. You can get up to a 90-day supply delivered to your door, with free standard shipping. Sign up at [anthem.com](https://www.anthem.com).

If you need any prescriptions refilled, you'll have to get a new 90-day prescription from your doctor. You can call 1-866-281-4279 to get started.



### Specialty pharmacy

If you have a complex health condition that requires specialty drugs for your treatment — drugs that may need special handling or that you may get by injection or infusion — you'll need to get them through IngenioRx Specialty Pharmacy.\*

To view a list of specialty drugs that will require you to go to a network specialty pharmacy to fill your prescription when covered by your plan, visit [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation) and select the **Exclusive Specialty Drug List**.

\*IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Anthem Blue Cross and Blue Shield.



## Want to save on drug costs? Here's how!

- Take medicines on your plan's **drug list**.
- Choose drugs on **Tier 1** for your lowest cost share.
- Find out if there are **generic or over-the-counter options** that may work for you.
- See how much your cost could be with our **Price a Medication** tool at [anthem.com](https://www.anthem.com).
- Use a pharmacy **in your plan**.
- Get **90-day supplies** of the medicines you take regularly.

Remember to always talk to your doctor before making any change in your medicine.

## Here are a few more things to know about your drug coverage

### (Don't worry, we'll keep it short.)

Some medications require taking certain steps before they're covered by your plan. Here are a few you need to know about:

- **Prior authorization (PA)**. You may need to get our approval before a pharmacy can fill your prescription. The expiration date on your PA won't change, but it'll transfer with your new prescription drug plan.
- **Step therapy (ST)**. You may need to try one or more other drugs before we'll cover the one your doctor wants you to take.
- **Quantity limits (QL)**. Your plan may limit how much of a medicine you can get each month to help protect your health.
- **Dose optimization (DO)**. You may be able to switch from taking a drug twice a day to taking it once a day at a higher strength.