

Your Prescription Drug Program

Your prescription drug benefits are designed to help you control costs by encouraging use of safe, effective generic medications. Generic drugs contain the same active ingredients as brand name drugs and meet U.S. Food and Drug Administration rules for performance and quality.

If you enroll in *BlueCare Direct* (HMO), you will automatically have prescription drug coverage under a three-tier program. That means you will have three different copayment levels, depending on the type of medication you purchase.

Tier 1 (lowest level copayment)...for most **generic medications** – Your prescription cost share will usually be lowest when you purchase a generic drug.

Tier 2 (mid-level copayment)...for **medications on the Anthem Formulary** – Your copayment is higher than for drugs on Tier 1, but less than medications not on the Anthem Formulary (Tier 3).

Tier 3 (highest level copayment)...for **medications not included on the Anthem Formulary** – You have coverage for non-formulary prescription drugs, but your out-of-pocket costs will be higher than for medications on the formulary.

About the Anthem Formulary

One way we contribute to the overall quality of your health coverage is by maintaining a drug list (ie., formulary). Your doctor may choose your prescriptions from this list, which is created and managed by a committee of practicing physicians and pharmacists. The committee meets periodically to review and update the formulary based on findings in pharmaceutical research and the medical community. *You and your doctor can search the Anthem Formulary at anthem.com.*

An Extensive Network of Pharmacies

As part of your prescription drug benefits, you'll have access to more than 50,000 chain and independent pharmacies across the country.

Save a trip to the pharmacy – The Anthem Rx Direct Mail Service

If you choose, you may purchase your prescription drugs through Anthem Rx Direct. Prescriptions are filled promptly, checked for safety and accuracy by registered pharmacists, and delivered to your home in confidential, secure packaging. Depending on your drug benefits and the particular medication prescribed by the doctor, you may be able to order up to a 90-day supply of your medication at a reduced copayment. You'll be able to order refills by calling a toll-free number or at anthem.com.

For Help or questions call 1-866-508-0618 Creative Health Insurance, Vernon, Ct

Your Prescription Drug Program (continued)

If you enroll in *Century Preferred Direct (PPO)*, you will have the option of also purchasing the three-tier Prescription Drug Program. If you decide to not purchase this coverage, you will have access to the ScriptSave discount program.

If you enroll in *Century Preferred Direct HSA*, you may purchase an optional prescription drug rider. The cost of the medications will be applied toward your plan deductible. There is no charge for prescription drugs once the deductible is met.

ScriptSave, for Century Preferred Direct Members

All *Century Preferred Direct* and *Century Preferred Direct HSA* members who do not elect to add prescription drug coverage are eligible to take advantage of our ScriptSave pharmacy discount program. The ScriptSave Prescription Drug Discount Program is available without any enrollment or monthly fees. There is no waiting period. It provides discounts on prescriptions filled at any of ScriptSave's participating pharmacies.

Please note that ScriptSave is not available to *BlueCare Direct* members.

ScriptSave, administered by The Medical Security Card Company, Inc. of Tucson, Arizona, is a value-added service for certain Anthem Blue Cross and Blue Shield health plans that do not have a prescription drug benefit. The ScriptSave Prescription Drug Discount Card is not an insurance policy or benefit, and does not provide insurance coverage. The ScriptSave program may be discontinued at any time. *BlueCare Direct* members are not eligible for the ScriptSave program.

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