

Welcome to your pharmacy plan

How to make the most of your pharmacy benefits

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Here are your pharmacy benefits in a nutshell

Your prescription coverage is an important part of your benefit plan. Your prescription drug benefits are administered by **Anthem Pharmacy, delivered by IngenioRx**.

First things first. Have you registered at <u>anthem.com</u> yet?

It's the fastest and easiest way to get all of your personalized pharmacy benefits information. At <u>anthem.com</u> you can do things like:

- Find a pharmacy.
- 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. The **Sydney mobile app** 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

- Hundreds of drugs covered by your plan
- Some preventive drugs at little or no cost to you
- Most specialty drugs if you have an ongoing health issue or serious illness

The drug list

This is a list of prescription drugs covered by your plan. It's made up of hundreds of generic and brand-name drugs.

Through in-depth research, we find high-quality drugs with the best success rates. And we choose products for the drug list that are safe, work well, and offer the best value. Sometimes we update the drug list when new drugs come to market or if new research becomes available. To check if a drug you need is on the list, call Member Services at **1-800-552-2682** or visit **anthem.com**.

Mandatory generic program and drug tiers

Your drug plan is a mandatory generic program. This means if you or your doctor requests a brand name drug when a generic is available, you will pay the brand copayment plus the difference between the allowable charge for the generic and brand name drug.

Covered drugs are categorized into four tiers, and each tier has a specific copayment. Periodically a drug may move from one tier to another.

Tier 1: Generic drugs

- Tier 2: Lower cost preferred brand name drugs
- Tier 3: Higher cost non-preferred brand name drugs
- Tier 4: High cost Specialty brand name drugs



Need to fill a prescription? Here we go.

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

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Retail pharmacies

Your plan includes nearly 70,000 pharmacies nationwide. The network includes most chains and some local, independent pharmacies. To make sure your pharmacy is in the network call the pharmacy or Anthem Pharmacy Member Services at **1-833-267-3108**.

Get up to a 34-day supply of covered drugs or you can also get a three month supply of the drug by paying three copayments at the time of purchase.

Simply show your member ID card at your network pharmacy and you'll pay only your share of the cost. If you use a pharmacy out of the network you'll pay the full cost of your drug when you pick it up, and then file a Prescription Drug Claim Form to get reimbursed. You may be responsible for the difference between the pharmacy's charge and the plan's allowable charge for the drug.

Home delivery

This is a convenient, cost-saving way to get a 90-day supply of medications you take on a regular basis. You pay two copayments for a three-month supply of drugs, and the medication is delivered right to your home.

Call **1-833-267-3108** and a representative will help you with your order. Or you can sign up at <u>anthem.com</u>.

Specialty pharmacy

Your pharmacy plan includes access to home delivery of specialty drugs — drugs that may need special handling or that you may get by injection or infusion — through IngenioRx Specialty Pharmacy.

Call **1-833-267-3108** and a member of the specialty pharmacy care team will help you get started with your specialty pharmacy order.

You can also obtain your specialty drugs from a participating retail pharmacy for up to a 34-day supply, or pay three copayments for a three month supply.

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 <u>anthem.com</u>.
- 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

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 for certain medications.
- 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.



We're here to help

Call Anthem Pharmacy Member Services at **1-833-267-3108**. Available 24/7/365.



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It's important for you to understand your pharmacy benefits and how they work. That's why we put this quick guide together for you. If you still have questions, we're here to answer them. Just give us a call at the **Anthem Pharmacy Member Services** number on your ID card or visit <u>anthem.com</u>.