

## A good choice

Remember, when you use generic drugs, you get the same quality as brand-name drugs – at a lower cost. To learn more about generic drugs, visit our Web site or talk to your doctor or pharmacist.

## Selecting a Pharmacy

With more than 57,000 network retail pharmacies to choose from, it's easy to find a pharmacy that's convenient for you. To locate a network pharmacy, refer to your network pharmacy directory. If you don't see your pharmacy listed, check first with your pharmacy to see if it has been added to our network since the list was developed. You can also use the pharmacy locator on our Web site or call Caremark toll free at 1-888-963-7290. You should always check with your pharmacy to see if it is part of our network before you have your prescriptions filled.

## Need help or have any questions?

Visit our Web site or call the customer service number printed on your ID card or in your health benefits booklet or policy.

## Health and Prescription Information

Your health plan has selected Caremark to administer your prescription benefit program. Caremark uses health and prescription information of covered members and dependents to administer your benefit. Caremark generally reports that information to your health plan. Caremark also uses information and prescription data gathered from claims submitted nationwide for reporting and analysis without identifying individual patients.

Your privacy is important to us. Employees at your health plan and at Caremark are trained regarding the appropriate way to handle your private health information.



# Your BlueRx<sup>SM</sup> Express Prescription Benefit Program



South Carolina

*BlueCross BlueShield of South Carolina  
is an independent licensee of the  
Blue Cross and Blue Shield Association*

[www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com)

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<sup>SM</sup> Service Mark of the Blue Cross and Blue Shield Association

## Your BlueRx Express prescription benefit program

Your BlueRx Express prescription benefit program is a great feature of your health insurance policy. With BlueRx Express and your ID card, you have access to more than 57,000 participating network retail pharmacies nationwide. When you use a network pharmacy, you will pay special discounted prices for your prescriptions. The amounts you pay will automatically apply to your annual deductible and out-of-pocket limits. Best of all, you won't have to file claims to receive benefits for your prescriptions. We'll automatically reimburse you for the amounts you pay based on the benefits defined in your health insurance policy.

## How much will I pay for my drugs?

The amount you will pay for your drugs is based on the cost of the drug and our special discounted prices. After you show your ID card, give the pharmacist your prescription. At a network pharmacy, the pharmacist will use a computer to check your eligibility for benefits and to determine the discounted price you should pay. You will pay 100 percent of the discounted price when you get your prescription. If you don't use a network pharmacy for your prescriptions or you don't show your ID card, you will pay the full price for your prescriptions and the amount we will reimburse you may be lower.

Then, depending on the timeframe for your benefit, we will automatically file a claim for you. There's nothing more you'll need to do. You should receive reimbursement within two to four weeks. Check your benefit booklet for the claim filing timeframes that apply to your coverage. The amount we reimburse you is based on the percentage you lined in your benefit booklet.

Remember, to make the most of your benefit, always use a network pharmacy and show your ID card.

## What if I use a non-participating pharmacy?

If you don't use a network pharmacy for your prescriptions or you don't show your ID card, you will pay the full price for your prescriptions. The amount we reimburse you may be based on the discounted amount you would have paid at a participating pharmacy, even if you paid more than the discounted price.

To file a claim, visit the Prescription Drug Information page on the Web site indicated on your ID card or call Caremark toll free at 1-888-963-7290. On behalf of your health plan, Caremark assists in the administration of this program. Caremark is an independent company that administers prescription drug benefits.

If you are requesting reimbursement for prescriptions received from more than one pharmacy, you may include receipts from multiple pharmacies on the same claim form. However, if you are requesting reimbursement for more than one person, please complete a separate claim form for each person.

Upon receipt of your claim form, Caremark will verify your prescription receipts and then send us an electronic record for processing and payment. We will apply the amounts you paid to your deductible and out-of-pocket amounts and send you an Explanation of Benefits with any reimbursement that is due you.

## Save money with generics!

We encourage you to talk with your doctor about generic drugs that may be a good choice for you. Generics contain the same active ingredients as their brand-name counterparts, but they can cost you less! Generic drugs become available when patents expire on brand-name drugs. The color and shape of generic drugs may be different from their brand-name counterparts, but the active ingredients are the same for both. Generic drugs must meet the same U.S. Food and Drug Administration (FDA) quality standards as the brand-name drugs. You should always ask your doctor to allow a generic substitution if one is available.

## Why do generics cost less?

Generic drugs tend to cost less than brand-name drugs because the companies that make them do not have to recover the costs of research and development.

## Is there a generic drug available for my condition?

Most likely, yes. Many commonly prescribed drugs have generic versions. In fact, nearly 63 percent of prescriptions are now filled with generic drugs. Below are a few of the most common generics and their brand-name counterparts.

### Brand Drug

Adderall  
Allegra  
Amaryl  
Ambien  
Ativan  
Climara  
Darvocet-N  
Diflucan  
Estrace  
Flonase  
Foltx Tablet  
Glucophage  
Glucotrol XL  
Metrogel  
Miacalcin  
Miralax  
Mobic  
Pravachol  
Proscar  
Prozac  
Valium  
Wellbutrin SR  
Xanax  
Zithromax  
Zocor

### Generic Equivalent

amphetamine salts  
fexofenadine HCL  
glimepiride  
zolpidem tartrate  
lorazepam  
estradiol  
propoxyphene-N/APAP  
fluconazole  
estradiol  
fluticasone spray  
folbic  
metformin HCL  
glipizide ER  
metronidazole  
calcitonin nasal spray  
glycolax  
meloxicam  
pravastatin  
finasteride  
fluoxetine  
diazepam  
bupropion SR  
alprazolam  
azithromycin  
simvastatin

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