

## What are drug management programs?

They're four quality programs that promote the safe use of medications. Prior authorization requires your doctor to obtain prior approval for some medications. Quantity and dose management limit the amounts of some medications that we cover each month. Step therapy asks you to try alternative medications before we provide benefits for some medications. Visit the website on your ID card or check your benefit information to find out if these programs apply to you and which drugs are included.

## How much will I pay for my drugs?

When you use a participating pharmacy, the amount you pay depends on the type of plan you have and your medication. Check your benefit information to find the plan that you have. You can also log on to the website on your ID card for cost estimates or call Caremark at 888-963-7290.

### BlueRx<sup>SM</sup> and BlueRx Express<sup>SM</sup>

These plans combine your prescription costs with your health plan deductible and out-of-pocket limits. For most drugs, you pay the lower of our special discounted price or the pharmacy's price for your prescriptions. If you have a BlueRx plan, you must file claims to receive your plan benefits. We automatically file claims for you if you have a BlueRx Express plan. For specialty drugs, members with some plans pay a higher amount, and have no claims to file. Specialty drug costs may also be exempt from the health plan deductible and out-of-pocket limits.

### Drug Card

With these plans, there are no claims to file. You pay the lower of our special discounted price, the pharmacy's price or the copayment or coinsurance that applies to your prescription. You may also have a deductible and some plans combine your prescription drug plan deductible and coinsurance with your health plan. With most Drug Card plans, you'll pay the lowest amount for generics, a higher amount for preferred brands and the most for

non-preferred brands. You may also pay more for specialty drugs. Check your benefit information for the amounts you pay. Or log on to the website on your ID card or call Caremark at 888-963-7290.

## What are specialty drugs?

Specialty drugs treat conditions like cancer, hepatitis, multiple sclerosis or rheumatoid arthritis, just to name a few. Depending on your plan, you may pay a different amount for generic and brand-name specialty drugs. Visit the website on your ID card for a list of specialty drugs.

You may also have to use a Caremark Specialty Pharmacy for your specialty drug prescriptions. If you are prescribed a specialty drug and your plan requires you to use Caremark Specialty Pharmacy, you or your doctor can call Caremark at 866-513-5214 to enroll.

## Can I save money by using mail-service?

Usually, but not all of our members have mail-service benefits. Log on to the website on your ID card or check your benefit information to find out if you do. When you use mail service, you will pay our special discounted price, or the copayment or coinsurance that applies to your prescription. You may also have to file a claim. To learn more about mail service, call Caremark at 888-963-7290. To enroll with mail service, call Caremark at 866-465-2496.

## If you need help or have any questions

Visit the website on your ID card and log in, or contact Caremark at 888-963-7290. You can also visit Caremark's website at [www.caremark.com](http://www.caremark.com).

## Special Services

For telecommunications device (TDD) assistance, please dial 800-863-5488.



# Your Prescription Benefit Plan



South Carolina

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

## It's all about choices.

Your prescription drug benefit plan and our Preferred Drug List give you and your doctor many choices. Understanding your choices can help you make the most of your benefits. It can also help you save money.

### What is a Preferred Drug List (PDL)?

It's a list of prescription drugs chosen for their effectiveness, safety and value by a group of network doctors and pharmacists. It includes all generics and many brand-name medications. If you want to save the most on your drug costs, ask your doctor if a generic or preferred brand-name drug is right for you.

If you are prescribed a drug that is not on our PDL, talk to your doctor about generic and preferred brand-name drugs. Since there may be more than one drug that treats your health condition, you and your doctor may decide you should change to a generic or preferred brand-name drug to lower your prescription costs.

Our PDL is subject to change without notice at any time during the year, but in general, we make most changes at the beginning of each calendar quarter. Whenever a new generic becomes available for a preferred brand-name drug, we remove the brand-name drug from our PDL right away. You can still use the brand-name drug, but you will pay the non-preferred copayment or coinsurance for it. Depending on your plan and your doctor's order, you may also have to pay any difference in the costs of brand-name drugs and any generic versions.

Use the drug lookup tool on the website on your ID card to find the latest PDL information or call Caremark at 888-963-7290. On behalf of your health plan, Caremark assists in the administration of your prescription drug benefit plan. Caremark is an independent company that administers prescription drug benefits.

### What is a generic drug?

A generic drug is a drug that's identical to its brand-name counterpart in dosage, safety, strength,

quality and the way it's used and the condition it's used to treat. Generics become available when patents expire on brand-name drugs.

The color and shape of a generic drug may be different from its brand-name counterpart, but the FDA requires their active ingredients be the same. To learn more about generic drugs, talk to your doctor or pharmacist.

### Are generic drugs safe?

Absolutely! The FDA approves all generics and holds them to the same high-safety standards as brand-name drugs. And best of all, generics are always on our Preferred Drug List!

### Is there a generic drug available for me?

Most likely. There are generics available to treat many conditions, and many commonly prescribed drugs have generic versions. In fact, nearly eight out of every 10 prescriptions are now filled with generics. Below are a few of the most popular brand-name drugs, their generic versions and the conditions they both may be used to treat

Brand Drug	Generic Drug	Used to Treat
Adderall	amphetamine	ADHD
Ambien	zolpidem tartrate	Sleep problems
Cozaar	losartan	High blood pressure
Effexor XR	venlafaxine ER	Depression
Flonase	fluticasone spray	Allergies
Fosamax	alendronate	Osteoporosis
Glucophage	metformin HCL	Diabetes
Glucotrol XL	glipizide ER	Diabetes
Hyzaar	losartan HCTZ	High blood pressure
Mobic	meloxicam	Arthritis pain
Pravachol	pravastatin	High cholesterol
Prevacid	lansoprazole	Heartburn/reflux
Prilosec	omeprazole	Heartburn/reflux
Prozac	fluoxetine	Depression
Sonata	zaleplon	Sleep problems
Wellbutrin SR	bupropion SR	Depression
Zocor	simvastatin	High cholesterol

The drug names listed above are the registered and/or unregistered trademarks of third-party pharmaceutical companies. These trademarks are included for informational purposes only and are not intended to imply or suggest any affiliation.

### What pharmacies can I use?

With more than 64,000 network pharmacies to choose from, it's easy to find one that's near you. To locate a participating pharmacy, refer to the network pharmacy directory. If you don't see your pharmacy listed, check with your pharmacy to see if it has been added to our network since the directory was printed. You can also use the pharmacy locator on the website on your ID card or call Caremark at 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.

### What happens at the pharmacy?

When you use your ID card at a network pharmacy, the pharmacist will use a computer to check your benefits and determine the amount you pay for prescriptions. The computer will also alert your pharmacist if there are any special requirements that apply to your prescription, like a drug management program.

If you don't present your ID card or you don't use a network pharmacy, you'll have to file a claim and you may not be reimbursed for the full amount you paid.

### How do I file a claim?

If your plan requires you to file claims, if you use a pharmacy that's not in our network or if you forget to show your ID card, you should:

1. Pay the full amount of the prescription
2. Complete and mail a Prescription Drug Claim Form and your prescription drug receipt to:

**Caremark**  
**Prescription Drug Claim Processing Center**  
**P.O. Box 52059**  
**Phoenix, AZ 85072-2059**

Please allow two to four weeks to receive reimbursement according to your plan benefits.

You can get claim forms on the website on your ID card. Or, you can call Caremark at 888-963-7290.