



Your prescription benefits

How to make the most of your January 2021 pharmacy plan



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 (view our Preventive Care flier at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation))
- Most specialty drugs if you have an ongoing health issue or serious illness

Your drug list

Your plan uses the National Drug List. It includes hundreds of generic and brand-name prescription drugs.

You can get a sneak peek of your drug list at [anthem.com/national4tier](https://www.anthem.com/national4tier) 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 pays for certain drugs that help you stay healthy and manage certain conditions. You'll find the **PreventiveRx Drug Lists** at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

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 and Coverage.

If you have a health savings account (HSA), you can use funds in the account to pay for prescriptions. You'll pay the full discounted price for your prescriptions until you meet your health plan deductible. After that, you'll just pay your plan's coinsurance amount.

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 two levels of pharmacies. Your cost is lowest when you use one of the more than 25,000 pharmacies on Level 1, including chains like CVS, Target, Kroger, Walmart and Costco. You can also use one of the 45,000+ Level 2 pharmacies in your plan. Your prescriptions will still be covered, but you'll pay more.



Home delivery

If you take medicines regularly or need them on a long-term basis, you'll be required to use home delivery or switch to any CVS pharmacy for the same cost. You'll save time and you may also save money. With home delivery, you'll get up to a 90-day supply delivered to your home, with free standard shipping. You can use your local pharmacy for your first fill and three refills at your plan's cost share. After that, you'll have to switch to home delivery or to a CVS pharmacy. If you don't switch, you'll pay 100% of the cost of your refills until you do. It's easy to switch to home delivery — just log in at [anthem.com](https://www.anthem.com) or call 1-833-236-6196.



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.* You may also be able to choose other in-network specialty pharmacies.

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.

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.
- **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.
- **Preferred Generic.** Must purchase the generic equivalent of a brand name drug unless the doctor received prior authorization for the drug to be filled as a brand name.



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.



Need help with any of this?

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 Member Services number on your ID card or visit [anthem.com/faqs/indiana/pharmacy](https://www.anthem.com/faqs/indiana/pharmacy).

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