YOUR GUIDE TO PRESCRIPTION DRUG BENEFITS

Blue Rx Value Plus℠
PHARMACY BENEFITS CAN BE CONFUSING, AND YOU PROBABLY HAVE LOTS OF QUESTIONS ABOUT USING YOUR DRUG PLAN.

We’re here to help. Because taking the right medicines when you need them is important to taking good care of yourself.

We’ve created this guide to help you understand how your pharmacy benefits work, what drugs are covered, where you can fill prescriptions, and other helpful information.

We’ll help you be drug smart.
THAT’S A PROMISE.
“I have a prescription. Now what?”

It’s easy to access your prescription drug benefits. Just present your Wellmark ID card at any network pharmacy when you have a prescription to fill. Your ID card has all the information the pharmacy needs on the front. On the back of the card are phone numbers you might find handy.

**FRONT OF CARD**

1. Your ID number.
2. This tells providers about your coverage.
3. These codes help connect your claim to your plan.

**BACK OF CARD**

4. If you have questions about a medication or your pharmacy benefits — log in to myWellmark on Wellmark.com or call us. We’re here to help.

This card gives you access to your prescription drug benefits. Put it in your wallet, so it’s there when you need it!
How pharmacy benefits work

YOU’LL WANT TO CHECK YOUR BENEFITS DOCUMENT for specifics on how drugs are covered and what you’ll pay for them. But generally, this is how your prescription drug plan helps you access safe and affordable medications:

**STEP 1:** You get a prescription from your provider to get medication for your condition.

**STEP 2:** Check the Wellmark Drug List on Wellmark.com to make sure the drug is covered.

**STEP 3:** Visit a network pharmacy with your prescription and your member ID card.

**STEP 4:** At the pharmacy, you will need to pay your cost share for your prescription, unless your cost share is waived. Also, your plan may have a pharmacy deductible.

**STEP 5:** Log in to myWellmark on Wellmark.com to see what tier your drug is on and what your cost share will be.

**STEP 6:** You do not need to complete any paperwork, as claims are filed electronically.

Opt for network pharmacies

With Blue Rx Value Plus, you must fill prescriptions at network pharmacies. The pharmacy network includes more than 60,000 participating pharmacies, including your local pharmacy and major chains.
“Will my drug be covered by my plan?”

YOUR PRESCRIPTION DRUG LIST: Blue Rx Value Plus™

Your formulary is a prescription drug list of the drugs covered by your plan. The purpose of the drug list is to guide you and your doctor to the least costly and most effective medications for treating your health condition.

Your plan only pays for medications that are on the Blue Rx Value Plus drug list. You will pay the full cost if you and your doctor choose a medication that is not included on your plan’s drug list.

LEARN WHICH DRUGS ARE COVERED

Go to Wellmark.com to view the Wellmark Drug List to find which drugs are covered.

Log in to myWellmark on Wellmark.com to see your drug benefits and copay or coinsurance/deductible amounts.
“How does a drug make the list?”

Wellmark works closely with doctors and pharmacists to develop drug lists based on safety, cost and how well the drugs work. Drugs are also evaluated on how they compare to similar drugs used to treat the same condition.

For example, your plan does not cover prescription drugs with over-the-counter (OTC) equivalents, such as prescription Tylenol. The OTC version is the same medicine at a fraction of the cost.

CAN THE DRUG LIST CHANGE?

Updates happen regularly as new drugs become available or drugs move from one tier to another. If you take a drug on a daily or ongoing basis, you may be notified when a change takes place. Also, you’ll want to double check your drug list if you get a new prescription or switch medications.

WHAT IF MY DRUG IS NOT ON MY PLAN’S PRESCRIPTION DRUG LIST?

Your plan may not cover all available drugs. If the medication your doctor prescribes is not on your plan’s drug list, you have three options:

1. **Switch to another drug** that is covered. The Wellmark Drug List shows covered drugs that are used to treat similar conditions.

2. **Ask Wellmark for an exception** to cover the drug. Your doctor should submit the exception request with supporting evidence on why the drug is important to your therapy. You can find information on the exception process at Wellmark.com.

3. **Pay the full cost** of the drug.
“Where can I fill my prescription?”

It’s easy to fill your prescriptions.

› **RETAIL.** This is a local neighborhood or chain store pharmacy. Your plan only covers prescriptions filled at network pharmacies. But good news: With more than 85 percent of all retail pharmacies in the network, you can fill your prescription nearly anywhere.

- **Find a pharmacy.** Search for a pharmacy on Wellmark.com. Choose from more than 60,000 pharmacies, including local pharmacies.

› **MAIL SERVICE.** Have your medications delivered right to your doorstep. Find details about mail order services at Wellmark.com.

› **SPECIALTY PHARMACY.** Some high cost or complex medications must be filled by select specialty pharmacies. Go to Wellmark.com to learn about specialty pharmacy providers and how to use their services.

You can work directly with these pharmacies to have specialty drugs delivered to your home. They also help you take your specialty drugs exactly how your doctor prescribed.

Find a list of specialty drugs and information to get your prescription from Wellmark’s preferred specialty pharmacies on Wellmark.com.
“What will I pay out of pocket for my prescription?”

YOUR COST FOR PRESCRIPTION DRUGS:

› **FOUR BENEFIT LEVELS**
  
  Your Blue Rx Value Plus plan covers prescription drugs on Tier 1, Tier 2 and Tier 3 of the Wellmark Drug List.
  
  Limited-value drugs (Tier 4) are not covered, so you pay the full cost of the drug.

› **BE SMART ABOUT THE COST OF DRUGS.**
  
  Log in to myWellmark on Wellmark.com and use the Wellmark Drug List to find out how much a drug will cost under your benefits. Then use the Price and Save tool to find the lowest-cost pharmacies and medications.
How to stretch your dollar at the pharmacy. And everyone else’s.

Your health care choices affect your out-of-pocket costs. What you may not realize is how your decisions also impact the cost of insurance for others. By being drug smart, you can help to keep costs down for everyone.

› **ASK FOR GENERICS.** *Generic drugs provide the same treatment, but they typically cost much less.*

When a doctor writes you a prescription, your pharmacist is usually allowed to substitute a generic version in its place. Any time you receive a brand-name medication when a generic equivalent is available, you may be required to pay your cost share, plus the difference in cost between the generic drug and the branded drug.

Remember to talk with your doctor about generic options. Staying informed saves you money!
KNOW WHEN TO GET APPROVAL IN ADVANCE. Certain drugs require your doctor to give approval before they are covered.

These requirements include prior authorization and quantity limits. All of this makes sure you receive the right medication in the right dose, and that you get the most cost effective treatment. Search the Wellmark Drug List to see if a drug has coverage requirements.

UNDERSTAND COPAY LOGIC. Copay logic “does the math” at the pharmacy counter, so you always pay the lowest price at the pharmacy.

Usually, you’ll pay your plan’s drug copayment for your medication. But with some low-cost drugs, the pharmacy’s charge may be less than your copayment. Or, Wellmark may only pay a certain amount for a drug — called maximum allowable fee or MAF. You always pay the lowest amount of these options.

HOW COPAY LOGIC WORKS
Mary Ann has a 3-tier drug plan with a $10/$30/$60 cost-share design. Mary Ann purchases a generic drug on Tier 1. Here’s what she will pay out of pocket:

<table>
<thead>
<tr>
<th>Example</th>
<th>Example 2</th>
<th>Example 3</th>
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<tbody>
<tr>
<td>Generic drug copay</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Maximum allowable fee (MAF)</td>
<td>$6</td>
<td>$5</td>
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<tr>
<td>Pharmacy’s charge (drug cost + dispensing fee)</td>
<td>$4</td>
<td>$12</td>
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<td><strong>WHAT MARY ANN OWES</strong></td>
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“What tools and resources can I access?”

Being drug smart means you can never be too informed about your prescriptions. Go to Wellmark.com and log in to myWellmark to find answers to your questions and make the most of your pharmacy benefits. With myWellmark you can:

› Find information about the medications you take.
› Look up covered drugs and how much they will cost under your plan benefits.
› Price the medication you use — so you can find the biggest savings.
› Search for network pharmacies.
› Check for potential interactions.
› Track pharmacy claims.
› Monitor prescriptions and expenses.

It takes just a few quick steps to register for myWellmark. Grab your Wellmark ID card to get started.

› Go to Wellmark.com and find the “Register Now” drop-down. Select “Member” to get started.
› Enter your Wellmark ID number and some basic information about you.
› Create a myWellmark User ID and password.
› Customize your myWellmark home page with your favorite tools and information.
Have more questions? We’d love to help.

Wellmark.com
Learn about pharmacy programs and ways to lower your out-of-pocket drug costs.

Register for your own personal myWellmark account for details about your health and pharmacy coverage.

BeWell 24/7SM
Real people. Real help. 24/7.

› 844-84-BEWELL (239355)

Customer Service
Call the number on your Wellmark ID card for answers to your questions. Live telephone assistance is available weekdays between the hours of 7:30 a.m. – 6 p.m. CT.

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