

PRESCRIPTION FACT SHEET (HSA, PPO, PRE-65 RETIREE PLANS)



The information below applies to the HSA, PPO, and Pre-65 retiree benefit plans only. To receive services, always show your current ID card to both your pharmacy and medical providers. Please review the information below to learn about some key features of your prescription drug benefit.

Prescription drug list

The KeyRx Drug List (formulary) is administered by Prime Therapeutics. If your medications are not on the drug list, they are not covered by the pharmacy plan.

Pharmacy network

The Essential Pharmacy Network is administered by Prime Therapeutics. There is no coverage on the pharmacy plan if you do not use a participating pharmacy.

MedsYourWay® – Retail

With MedsYourWay® you'll automatically get the lowest price available on prescription drugs. MedsYourWay® compares drug card discount prices and your health plan pharmacy benefit to automatically deliver the lowest price to you. No discount card is required, simply show your member ID card at your preferred in-network pharmacy. Any costs you pay for your covered prescriptions (copays, deductible, and/or coinsurance) applies to your out-of-pocket maximum. If you prefer a more convenient option, you can use the MedsYourWay® program through Amazon Home Delivery.

MedsYourWay® – Home Delivery

Powered by Amazon Pharmacy, MedsYourWay® Home Delivery offers the lowest price available on prescription drugs and an easy and convenient option to receive your medications via mail. Learn more at amazon.com/bluecrossmnmyw or by calling 1-855-206-2430.

Specialty prescriptions

Specialty medicines for complex illnesses generally require extra support. Only the amount you pay out-of-pocket for specialty drugs will be applied to your deductible/out-of-pocket maximum. Your copay may even be less if you are enrolled in the FlexAccess Program which helps you identify copay assistance (coupon) programs to make your medicine(s) more affordable. The FlexAccess program was available 1/1/23 on the PPO and \$500/\$1000 Pre-65 retiree plans. Effective 1/1/24, the FlexAccess Program is available for those enrolled in the HSA and \$3,000 Pre-65 benefit plan. To enroll or to learn more call Blue Cross Customer Service at 1-800-469-1110.

Utilization management program

Your prescription drug plan includes prior authorization, step therapy and dispensing limits programs to help make sure medicines are used safely and cost effectively.

- **Prior authorization:** Ensures appropriate use of medicines by requiring pre-approval to verify appropriate prescribing.
- **Step therapy:** Requires you to try another drug that may be more safe, clinically effective and, in some cases, less expensive, before a more expensive drug is approved.
- **Quantity limits:** The maximum amount of medicine that you can get for each fill. Quantity limits are based on the number of days or number of units (pills, capsules, ounces, etc.).

Remember, treatment decisions are always between you and your doctor. Coverage is always subject to the exclusions and limitations of your plan.

Resources

Review your medical and pharmacy plan resources at bluecrossmn.com/associate. Register and log into your account to review specific information on the plan you are enrolled in. Need help? Call Customer Service at 1-800-469-1110 if you have any questions about your prescription drug benefits.