

2025

PHARMACY BENEFITS MEMBER GUIDE

Classic Network with
KeyRx Medication List

Important terms to know

This page contains common terms that can help you better understand your pharmacy benefits. Not every term will apply to your current plan but may be helpful to know in the future.

Benefit: The amount of coverage you receive under medical or pharmacy insurance; also used to reference products and services that are covered by a medical or pharmacy plan.

Brand drug: A drug or the drug name that is patented by a pharmaceutical company. For example: Lipitor® is a brand name for the cholesterol drug atorvastatin calcium.

Chronic condition: An ongoing or recurring health condition or disease that lasts more than three months.

Coinsurance: The percentage of the total cost you pay for drugs after the deductible has been met. For example: If the plan pays 80 percent of the cost of a drug, then the coinsurance for you is 20 percent.

Copay: A fixed amount you pay for prescriptions or services. Depending upon the plan, your cost share may be a flat amount. For example: \$4 for generic drugs or \$20 for a doctor's visit.

Deductible: The amount you pay toward eligible healthcare services each year before the health plan begins to pay.

Drug tiers: Categories of drugs known as copayment or coinsurance tiers, based on clinical effectiveness and cost.

Exclusions: Products or services not covered by the plan.

Formulary: The list of drugs approved by the Federal Drug Administration (FDA) that are covered by your plan. Also called a medication list or drug list.

Generic drug: A lower-cost version of a brand-name drug with the same chemical makeup and effectiveness. It is regulated by the FDA. Generics become available when the patent expires on a brand-name drug. For example: Atorvastatin calcium is the generic name for the brand-name cholesterol drug Lipitor®.

Home delivery: A mail order service for prescription drugs.

Maintenance drug: A prescription drug that treats a chronic condition like diabetes, arthritis, high blood pressure or heart disease.

Out-of-pocket costs: The portion of eligible healthcare costs that you are responsible for, including copayments, coinsurance, cost share and deductibles.

Over-the-counter drug: A drug you can buy without a doctor's prescription.

Pharmacy: An establishment licensed to prepare, dispense and sell drugs. There are several types of pharmacies. Types of pharmacies include retail, mail order and specialty.

Pharmacy network: A group of pharmacies that have contracted with a health plan or pharmacy benefit manager to provide covered products and services to members.

Prescription: A doctor's authorization for a drug to be filled by a licensed pharmacy.

Prior authorization: A process to ensure appropriate prescribing and use before a drug will be covered. Coverage may be approved after certain criteria are met.

Quantity limits: The maximum amount (tablets, capsules, ounces, etc.) of a drug that can be dispensed over a given period of time to encourage safe and appropriate use.

Specialty drug: A drug that treats chronic and complex conditions, including multiple sclerosis, cancer, hepatitis C and rheumatoid arthritis. Specialty drugs may be filled at a specialty pharmacy.

Specialty pharmacy: A pharmacy that handles drugs used to treat patients with rare and/or chronic diseases.

Step therapy: A process that requires trying another drug that may be more safe, clinically effective and, in some cases, less expensive, before a more expensive drug is approved.

Utilization management: Programs to make sure you get the right drug for your needs that are designed to promote safe, cost-effective drug therapies. Utilization management programs include prior authorization, quantity limits and step therapy.

Get the most from your prescription coverage

Take an important first step to getting the most from your pharmacy benefits — for your health and your wallet — by understanding how they work. Here you'll find important information, guidelines and tips to avoid unnecessary out-of-pocket costs.

PHARMACY NETWORK

Just like you have a network for the doctors you see, the pharmacies in your network offer the best service at the best price for Blue Cross and Blue Shield of Minnesota members. To pay the lowest out-of-pocket cost, it's important to choose a pharmacy that participates in your network.

For 2025, your pharmacy network is the Classic Network.

The Classic Network provides access to a large network of pharmacies including Walgreens and other top retailers, as well as independent pharmacies. Please note that CVS/Target is not included in this network.

Walgreens is an independent company providing pharmacy benefit services.

Your pharmacy network: **Classic**



Tips for transferring prescriptions to a new pharmacy

- Take your prescription bottle to your new pharmacy. They will contact your current pharmacy to transfer your prescription.
- Call your new pharmacy and ask them to contact your current pharmacy for your prescription information
- Ask your doctor to call your new pharmacy with your prescription information

DRUG LIST (FORMULARY)

For 2025, your formulary is KeyRx.

KeyRx provides access to safe and effective prescription drugs at the lowest cost of care. There is no coverage for drugs not on the formulary. Your plan does not include coverage for drugs that are not on your formulary unless medically necessary.

Your formulary: **KeyRx**



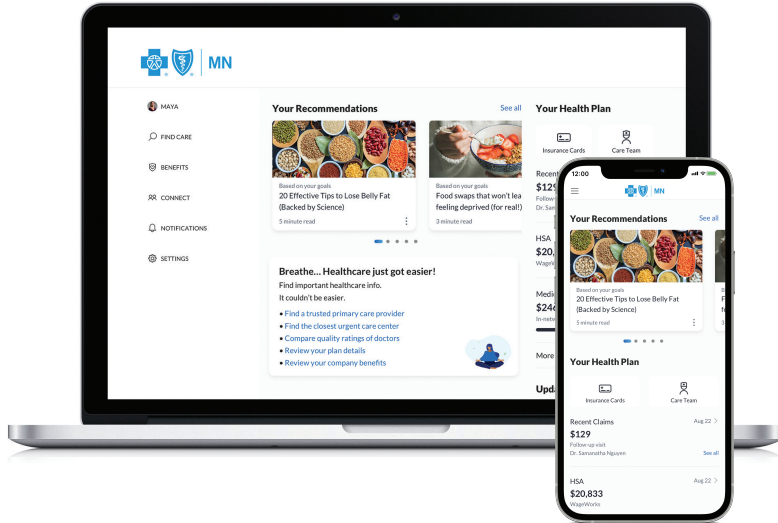
Insulin coverage

Members pay no more than \$25 per prescription, per month for covered insulin products.

INFORMATION WHEN AND WHERE YOU NEED IT

bluecrossmn.com/lkd

Your member website has all the information you need to find an in-network pharmacy, covered drugs and costs. You can access the website from your desktop or the mobile app after your plan becomes effective. Register or log in today.



Who is Prime Therapeutics LLC?

We work with Prime Therapeutics to manage your pharmacy benefit. When you search for your pharmacy network or drug list, you'll be brought to the Prime website.

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services.



Money-saving tip:

Make sure your pharmacy is in your network. Otherwise, you could pay a lot more for your prescription.

CHANGES TO YOUR PHARMACY BENEFITS

- MedsYourWay® retail delivers savings at the pharmacy by comparing drug card discount prices and the health plan benefit to automatically check for savings opportunities. No discount card is required and covered purchases count toward your deductible and/or out-of-pocket maximum.

MedsYourWay is not insurance. MedsYourWay® is part of Prime Therapeutics LLC, an independent company providing pharmacy benefit management services.

- Drugs for sexual dysfunction, weight loss, or cosmetic-altering purposes (such as Latisse for eyelash growth or Botox for wrinkles) are excluded from the benefit. If you choose to fill these prescriptions, you will pay for them out of pocket. They may be eligible for reimbursement from a medical spending account. Please check with your tax advisor.

SAVE TIME WITH A 90-DAY PHARMACY SUPPLY

With a 90-day supply, you save valuable time at the pharmacy — it helps make sure you don't run out of drugs. Ask your doctor to write your prescription for a 90-day supply. Note: Some prescriptions may be limited to a 30-day supply.

HOME DELIVERY CONVENIENCE

Enjoy the ease of having your maintenance drugs delivered anywhere in the U.S with home delivery.

- Log in at bluecrossmn.com/lkd
- Select "Benefits" and then "Browse All"
- Click on "Prime Therapeutics" and then "Click to Access" and scroll down to home delivery
- Select "Learn more about Amazon Pharmacy"

Follow prompts for transferring or starting a new prescription.


Amazon Pharmacy is an independent company offering pharmaceutical home delivery services.

CHOOSE GENERIC AND SAVE

Generic drugs are chemically equal to brand drugs. This means they work the same way — the same dosage, safety, strength, quality, the way it works, the way it is taken and the way it should be used — they are just less expensive.

These lower-cost versions become available when the patent expires on a brand-name drug. They are still regulated by the Food and Drug Administration (FDA), which means they have been tested for safety.

Always ask your pharmacist for generics, even if the doctor has specified a brand name. Your doctor may not be aware that a generic is available. The pharmacist can consult with your doctor about providing the generic alternative.

GENERICS:  same clinical effectiveness as brand drugs but are often much less expensive

SPECIALTY DRUGS

If you have a complex medical condition like multiple sclerosis, hemophilia, hepatitis or rheumatoid arthritis, you may need a specialty drug. Your plan includes a specialty drug network with pharmacies that specialize in these types of drugs. Your plan requires you to use this network for your specialty drugs.

Dedicated pharmacists and nurses

Trained professionals can answer questions about your specialty drug, help you understand this benefit and enroll you right over the phone. Information to have on hand when you call includes:

- Member ID number
- Pharmacy and prescription information
- Doctor's name, phone and fax numbers

Get started by calling one of our specialty pharmacies:

- **All specialty drugs:**

Fairview Specialty Pharmacy – [1-800-595-7140](tel:1-800-595-7140)

- **All specialty drugs except hemophilia drugs:**

Accredo – [1-866-470-9554](tel:1-866-470-9554)

Allina Specialty Pharmacy – [1-866-462-2057](tel:1-866-462-2057)

Essentia Health – [1-844-380-5626](tel:1-844-380-5626)/[715-817-7145](tel:715-817-7145)

North Memorial Health – [1-877-520-5307](tel:1-877-520-5307)

Sanford Specialty Pharmacy – [\(701\) 234-7600](tel:701-234-7600)

Thrifty White Specialty Pharmacy – [1-855-611-3399](tel:1-855-611-3399)

- **Hemophilia drugs:**

Children's Home Care – [1-866-656-1020](tel:1-866-656-1020)

- **Oncology drugs:**

IntegratedRx – See list of in-network pharmacies at

bluecrossmn.com/lkd

Each pharmacy is an independent company that provides pharmaceutical services.

INTEGRATEDRX - ONCOLOGY

Your plan includes access to an expanded specialty drug network, which means you can pick up your oncology medications at a participating clinic or hospital pharmacy.



For a list of in-network pharmacies, log in to your member website and look for IntegratedRx - Oncology In-Network Pharmacy List.

MORE QUESTIONS?

- Visit bluecrossmn.com/lkd
- You may also contact the number on the back of your member ID card for more information

Better together

You and BlueSM   | MN