

Prime Therapeutics (Prime) is trusted by Blue Cross to manage the pharmacy benefits within the Allianz medical plans. As a reminder, always show your current ID card to both your pharmacy and medical providers to ensure claims can be processed accurately and timely. Please continue reading to learn more about your prescription drug benefit.

Prescription Drug List: KeyRx

Your plan uses the KeyRx Drug list (also called the formulary, or list of covered drugs). If your medications are not on the KeyRx drug list, they are not covered by your plan. Refer to the information on the next page for more information on how to view the KeyRx drug List.

Pharmacy Network: Select Pharmacy Network

Your plan uses the Select Pharmacy Network. Refer to the information on the next page to learn to search for participating pharmacies.

Home Delivery: Amazon

If you prefer a more convenient option, you can use Amazon Home Delivery. Covered medications filled through Amazon Pharmacy are shipped to your home free of charge. If you are taking a maintenance (or long-term) medicine, using Home Delivery through Amazon could save time and money on your overall pharmacy costs. Refer to the information on the next page to learn more about how to access the Home Delivery program.

Specialty Prescriptions

Specialty medicines for complex illnesses (like multiple sclerosis or hemophilia) generally cost more and require extra support. All Allianz medical plans require you to use a pharmacy in the specialty pharmacy network. If you use a manufacturer coupon, only the amount you pay out-of-pocket for specialty drugs will be applied to your deductible/out-of-pocket maximum/limits. Refer to the information on the next page to learn more about the specialty pharmacy for each medical plan option.

Utilization Management Programs

All Allianz medical plans include utilization management programs which help to ensure medications are used safely and cost effectively. These programs only apply to certain drugs and include prior authorization, step therapy and dispensing limits. Drugs that fall into one of these programs are listed on your KeyRx Drug List.

- **Prior authorization:** The prior authorization program is designed to encourage safe, cost-effective medicine use. Under this program, your doctor will need to get an approval from Blue Cross for certain drugs to be covered.
- **Step therapy:** The step therapy program is used to encourage safe and cost-effective medicine use. Under this program, a “step” approach is required to receive coverage for certain high-cost medicines. This means that a medicine will not be covered unless you try another lower-cost medicine first.
- **Dispensing limits:** Dispensing limits (also called quantity limits) may be applied on select medicines. These limits help promote drug safety and help reduce waste and overuse. Limits may involve the amount of covered medicine per prescription or the amount of covered medicine in a given time period. If your doctor prescribes an amount that is more than the dispensing limit, they may request a dispensing limit authorization from Blue Cross for approval consideration.

Remember: Treatment decisions are always between you and your doctor. Coverage is always subject to the exclusions and limitations noted in your plan materials. See your plan materials for details.

Preventive Drug Coverage – Enhanced and Standard Plans Only

The Standard and Enhanced Plans include a preventive drug list, which provides plan coverage before deductible for preventive drugs included on the KeyRx Preventive Drug List. Refer to the information on the next page to learn how to access the Preventive Drug List.

Amazon Pharmacy does not dispense Schedule 2 controlled substance drugs.
MedsYourWay prescription drug discount card, administered by Inside Rx LLC, is not insurance. You are responsible for the cost of prescription(s) when using the card. Limitations apply.
Average savings based on usage and Inside Rx data as compared to cash prices; average savings are up to 80% for all generics and 37% for select brand medicines. Restrictions apply.
If your medicine has an unfulfilled requirement, the cost may not count towards your (accumulator) out-of-pocket maximum. Typical requirements include prior authorization (PA) needed, quantity limit exceeded, or step therapy needed.
Amazon Pharmacy is contracted to provide pharmacy home delivery services to Blue Cross and Blue Shield of Minnesota.
Blue Cross® and Blue Shield® of Minnesota is a non-profit independent licensee of the Blue Cross Blue Shield Association.

Online and Live Resources – Enhanced and Standard HDHP Plans Only

Once you are enrolled in a plan, you can review your specific pharmacy plan resources by registering and logging into your account. Visit bluecrossmn.com/allianzlife and select the “Register” link under Member Login to register your account. After you are logged in to your account, select the “Prime Therapeutics Prescription Drug Plan” tile to access your pharmacy information.

1. Register or log in to your account at bluecrossmn.com/allianzlife.

Call Blue Cross customer service at **1.855.545.2583**, Monday–Friday, 7 a.m.–8 p.m. if you have any questions about your prescription drug benefits.

Enhanced and Standard HDHP Plans Only	
KeyRx Drug List	Before 1/1/25, view the 2025 KeyRx Drug List at bluecrossmn.com/allianzlife . Once you're enrolled in a plan, review the “Online and Live Resources - Enhanced and Standard HDHP Plans Only” for log in instructions.
Select Pharmacy Network	Visit bluecrossmn.com/allianzlife and click the “Find a Pharmacy (choose Select Network)” link. Once you're enrolled in a plan, review the “Online and Live Resources - Enhanced and Standard HSA Plans Only” for log in instructions.
Home Delivery - Amazon	Once you're enrolled and to get started using Amazon Home Delivery, visit amazon.com/bluecrossmnMYW or by calling 1.855.206.2430 .
Specialty Medications	You must use a specialty pharmacy for covered specialty medications. The FlexAccess program is designed to help both you and the plan save money on certain specialty medications by obtaining copay assistance (coupons) from drug manufacturers when available. To learn more and enroll, call Blue Cross customer service at 1.855.545.2583 .
Preventive Drug List	View the “KeyRx Preventive Drug List – Standard and Enhanced HDHP with HSA” link at bluecrossmn.com/allianzlife .

Online and Live Resources – Coupe Premium Plan Only

If you are not yet enrolled in the plan, you can view resources at employers.coupehealth.com/allianz. Once enrolled in the plan, the Coupe Health Plan member portal at coupehealth.com is easily accessible 24/7 via the mobile app or desktop. The member portal houses all your benefit information including provider, prescription and pharmacy lookup, bill statements, access to your Health Valet, as well as your health and wellbeing programs.

You can also contact the Health Valet Team at **1.833.749.1969** or via email at HealthValet@CoupeHealth.com Monday–Friday, 8 a.m.–8 p.m. CT if you have any questions about your Coupe Health plan prescription drug benefits.

Coupe Health Plan Only	
KeyRx Drug List	Before 1/1/25 or not yet enrolled, view the 2025 KeyRx Drug list and copays (page V) at employers.coupehealth.com/allianz . After 1/1/25 and enrolled in the plan, log in at coupehealth.com and use the drug search tool.
Select Pharmacy Network	Before 1/1/25 or not yet enrolled, review the participating pharmacy list at employers.coupehealth.com/allianz . After 1/1/25 and enrolled in the plan, log in at coupehealth.com and use the pharmacy search tool.
Home Delivery - Amazon	After 1/1/25 and enrolled in the plan, to get started using Amazon Home Delivery, visit pharmacy.amazon.com or by calling 1.855.745.5725 .
Specialty Medications	You must obtain covered specialty medications through Prime Therapeutics Specialty Pharmacy. The Copay Solutions Program is designed to help both you and the plan save money on certain specialty medications by obtaining copay assistance (coupons) from drug manufacturers when available. To learn more about the program and how to transfer and fill specialty medications, call your Health Valet at 1.833.749.1969 .
Preventive Drug List	Review the KeyRx Preventive Drug List at employers.coupehealth.com/allianz . After 1/1/25 and enrolled in the plan, log in at coupehealth.com .