

Your Blue Care Network drug benefits



If you have a prescription drug rider with your Blue Care Network health plan, you have prescription drug coverage. Your drug rider

outlines the terms and conditions of your coverage. It also lists your copayment as a dollar amount or as a percentage of the pharmacy price.

Our formulary makes drugs affordable

Blue Care Network maintains a drug formulary; a list of Food and Drug Administration-approved medications reviewed by the Blue Cross Blue Shield and Blue Care Network of Michigan Pharmacy and Therapeutics Committee. Michigan physicians, pharmacists and other health care experts choose formulary drugs based on their clinical effectiveness, safety and cost-savings.

The formulary is organized into three categories:

- **Formulary Preferred (Tier 1):** These drugs have a proven record of safety and effectiveness and offer the best value for our members. They require the lowest copayment, making them your most cost-effective option for treatment. Most generic drugs and some brand name drugs are Formulary Preferred (Tier 1).
- **Formulary Options (Tier 2):** These drugs also have a proven record of safety and effectiveness. Since a more cost-effective therapy or a generic alternative is usually available, most BCN drug riders require a higher copayment for drugs in Tier 2.
- **Nonformulary (Tier 3):** Nonformulary drugs are not on our list of approved drugs. These drugs may not have a proven record for safety or their clinical value may not be as high as drugs in the Tier 1 or Tier 2 categories. Depending on your drug rider, you may pay a higher copayment or the entire cost of these drugs.

Special programs

BCN covers over-the-counter Claritin®/Alavert (g) and Prilosec OTC™ with a valid prescription from your doctor. These cost-effective OTC products are available for the lowest copayment.

Coverage for nonformulary drugs

Most BCN drug riders do not cover nonformulary (Tier 3) drugs. If your drug rider does not cover nonformulary drugs, you will be required to pay the entire cost of the prescription.

Your physician can request coverage for a nonformulary drug if you have tried and failed to respond to the available formulary agents, or the available formulary agents would pose a risk to your health. Your doctor must call the BCN pharmacy help desk to make the request. The request will be approved only if your physician and BCN agree that the requested drug is medically necessary and that a BCN formulary alternative cannot be used.

Prior authorization or step therapy

Some medications require prior authorization. In other words, certain clinical criteria must be met before they can be dispensed. Your pharmacist or doctor can request prior authorization by calling BCN's pharmacy help desk. Other drugs may require step therapy — previous treatment with one or more formulary drugs — before coverage is approved.

What's not covered

Your drug rider does not include coverage for medical supplies and certain types of medications, such as drugs used for cosmetic purposes, food and nutritional supplements, drugs covered under your medical certificate and over-the-counter medications unless specifically indicated. Your coverage also may not include nonformulary drugs. Please refer to your drug rider for additional information regarding exclusions.

For more information

Check your rider or the *Member Handbook* for more information on your drug benefits. You may also call Customer Service at 1-800-662-6667 or TTY (teletype for the hearing impaired) 1-800-257-9980 from 8 a.m. to 5:30 p.m. Monday through Friday.

This FYI was developed to provide BCN members with information about their prescription drug coverage.



**Blue Care
Network**
of Michigan

Blue Care Network is online at MiBCN.com

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.