

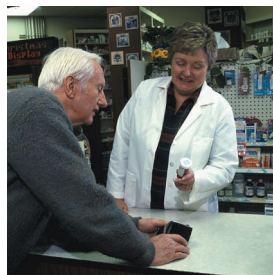
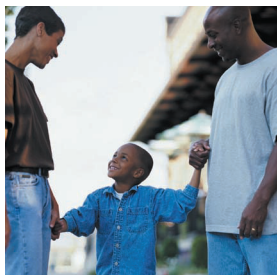
How to get your prescription filled

Enjoy all the
benefits, savings
and convenience
of your prescription
drug benefits



PREMERA | 

BLUE CROSS



Your Premera Blue Cross prescription drug benefits provide you with cost-saving choices and easy pharmacy access when filling your prescription.

These benefits are coordinated through Express Scripts, an independent company responsible for giving you access to:

- Retail pharmacies participating in the Express Scripts nationwide network
- Pharmacy home delivery services from the **Express Scripts Pharmacy**SM

Retail or mail order . . . the choice is yours.

Retail pharmacies, near and far

Most pharmacy chains and independent pharmacies across the U.S. participate in the Express Scripts retail pharmacy network. To get the most out of your pharmacy benefits, use a participating pharmacy in the Express Scripts network.

Find a participating pharmacy near you online or by phone

- Go to *premera.com*, and:
 1. Register and log-in to your account
 2. Click the “Find a Doctor” tab
 3. Click the “Pharmacies by name” button
 4. Enter your zip code and click “Start Search”
- Call the Pharmacy Locator line at 1-800-391-9701

Be sure to present your Health Plan ID card at the pharmacy

This ensures you will receive the highest level of benefits for all your prescription purchases. Then all you pay is your appropriate cost share.

What if you do not present your ID card?

You may have to pay the full cost of the prescription, and then submit a claim for a reimbursement if you don't present your card. You will be reimbursed at a lower allowable charge for your prescription, minus your appropriate cost share.

How to submit a claim

1. Fill your prescription and pay the entire retail price to the pharmacist.
2. Keep your prescription receipt(s).
3. Download a Prescription Drug Reimbursement Form from the “Forms” section at *premera.com*.
4. Send the completed reimbursement form with a copy of your prescription receipt(s) to the address indicated on the reimbursement form.

You will be reimbursed in about 3 to 6 weeks for the lower allowable charge on your prescription, minus your appropriate cost share.

Home delivery saves you time and money

If you take a long-term medication, the convenience of the **Express Scripts Pharmacy** home delivery service can save you time with fewer trips to the local pharmacy, and save you money with discounted prices.

This service lets you receive prescriptions up to the maximum supply allowed by your benefit plan—typically 90 days, but may vary by plan—usually at a lower out-of-pocket cost than what you would pay for an equal days' supply at a retail pharmacy.

You receive your prescriptions by mail in sealed, insulated (when necessary), and tamper-evident packaging.

Fill your prescription by mail

1. Ask your doctor to write two separate prescriptions:
 - One for a 30-day supply that you can fill right away at a local pharmacy
 - One for a 90-day supply, or supply maximum allowed by your plan, that you can mail to the **Express Scripts Pharmacy** within 2 weeks of your medicine running out
 - Be sure your doctor indicates if refills are allowed on the prescriptions.
2. Complete the **Express Scripts Pharmacy** home delivery form, which you can download from *premera.com*:
 - Click the "Forms" tab
 - Click the "Pharmacy Forms" link
3. Send your prescription(s), order form, and payment for each prescription to the address located on the order form. You can pay with a money order, personal check, or credit card. Or you can choose to have payments automatically deducted from your checking account.

You should receive your prescription within an average of two weeks.

Make it even easier

Ordering new prescriptions and refills is easier once you register online with the **Express Scripts Pharmacy**. Simply log in to *premera.com*, click on "Pharmacy" and then on the "Mail Order Prescriptions" tab to access "MyPharmacyPlus" for convenient online refilling of your prescription.

Or order your refills by calling the **Express Scripts Pharmacy** at 1-800-391-9701.

Order your refill at least 2 weeks before you need it to make sure you receive your medicine before it runs out.

What is specialty pharmacy?

Many people with complex conditions like multiple sclerosis, rheumatoid arthritis, and cancer require special medications that are usually self-injected and very expensive. These drugs are not always readily available at retail pharmacies and usually require special handling (such as refrigeration).

Premera Blue Cross has created the specialty pharmacy program that focuses solely on the delivery of specialty drugs and the specific needs of members who require them. The program includes:

- Training on self-injection
- Educational materials, counseling, and product information
- 24-hour access to clinical assistance from pharmacists and nurses
- Refill reminders
- Free delivery

Call Premera Customer Service at the number on the back of your ID card for more information about the specialty pharmacy program. Or visit the “Pharmacy” section at premera.com.

Reviewing your prescriptions for potential drug interactions and allergies

The risks associated with drug-to-drug interactions and drug allergies can be serious. For your safety, use your ID card to fill your prescriptions through a participating pharmacy, the **Express Scripts Pharmacy** home delivery service, or a specialty pharmacy. This will ensure that your prescriptions are checked for potential drug interactions and allergies. Information concerning possible adverse reactions are then communicated to the pharmacy filling your prescriptions at the time your prescriptions are dispensed.

Speak with a registered pharmacist when you need more info

A registered pharmacist is available to answer any of your questions about your prescription. Call Express Scripts Member Services at 1-800-391-9701 to speak with a registered pharmacist, 24 hours a day, 7 days a week.

Generic drugs can save you money

They are less expensive than brand-name drugs and present excellent value to you for several reasons:

- Generic drugs are usually sold under their brand-name drug's chemical name. Brand-name drugs are usually sold under the manufacturer's trade name.
- By law, active ingredients in generic drugs must meet the same level of quality, strength, effectiveness, and purity as their brand-name equivalents.
- Generic drugs don't incur the research and development costs already incurred by their brand-name counterparts, nor the expenses required with marketing brand-name drugs.

You may want to consider using a generic drug instead of a brand-name drug whenever one is available and allowed by your doctor. Even if your brand-name drug does not have a generic version yet, there may be another generic available within the same class of drugs that will work just as well for you.

You can receive a generic drug in place of the brand-name drug, unless your provider specifically indicates to fill your prescription exactly as written. If you buy a brand-name drug when a generic is available, you may have to pay the difference between the cost of the generic and the cost of the brand-name drug, plus the cost share of the brand-name drug. Your benefit materials will tell you more about your specific generic and brand-name coverage details.

Health and prescription information

The privacy of your health and prescription information is important. And Premera and Express Scripts are committed to protecting the confidentiality and security of your personal information. That's why we comply with federal privacy regulations to protect your privacy.

Questions?

Check your benefit booklet for information about your specific prescription coverage.

If you need more information about your prescription drug benefits, call:

- Premera Customer Service at the number listed on the back of your member ID card
- Express Scripts Member Services at 1-800-391-9701
- TDD for the hearing impaired at 1-800-759-1089

For more information about the Premera Specialty Pharmacy program, visit the "Pharmacy" section at *premera.com*. Or call Premera Customer Service at the number listed on the back of your member ID card.

Thank you for choosing Premera Blue Cross.

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