



# YOUR GUIDE TO PRESCRIPTION DRUG BENEFITS

## Blue Rx Value<sup>SM</sup>

Pharmacy benefits can be confusing, but we're here to help. We've created this guide to help you understand how your pharmacy benefits work, what drugs are covered, where you can fill prescriptions, and other helpful information.

We'll help you be drug smart. **THAT'S A PROMISE.**




# “I have a prescription. Now what?”

It's easy to access your prescription drug benefits. Just present your Wellmark ID card at any network pharmacy when you have a prescription to fill.


## FRONT OF CARD

- 1 Your ID number.
- 2 This tells providers about your coverage.
- 3 These codes help connect your claim to your plan.

	
Jane Sample	
XQH	123AD4567 <b>1</b>
Group No.	12345
RxBIN	004336
RxPCN	ADV
RxGrp	RX1021
Plan Code	640/140 <b>3</b>
OFFICE COPAY \$XX	

## BACK OF CARD

- 4 If you have questions about a medication or your pharmacy benefits — log in to myWellmark on Wellmark.com or call us. We're here to help.

	<b>www.wellmark.com</b>
Members: See your benefits document for covered services. Possession of this card does not guarantee eligibility for benefits.	Customer Service: 1-800-XXX-XXXX
Hospitals or physicians: File claims with your local Blue Cross and Blue Shield Plan.	Precertification: 1-800-558-4409
	BeWell 24/7 <sup>SM</sup> : 844-84-BEWELL (239355)
	Pharmacist Helpline: 1-800-600-8065
CVS/caremark <sup>TM</sup>	Pharmacy Benefits Manager



This card gives you access to your prescription drug benefits. Put it in your wallet so it's there when you need it!

# How pharmacy benefits work

You'll want to check your benefits document for specifics on how drugs are covered and what you'll pay for them. But generally, this is how your prescription drug plan helps you access safe and affordable medications:



**STEP 1: You get a prescription** from your provider to get medication for your condition.



**STEP 2: Check the Wellmark Drug List on Wellmark.com** to make sure the drug is covered and on what tier.



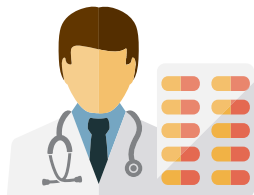
**STEP 3: Visit a network pharmacy** with your prescription and your member ID card.



**STEP 4: At the pharmacy**, you will need to pay your cost share for your prescription, unless this is waived. Also, your plan may have a pharmacy deductible.



**STEP 5: You do not need to complete any paperwork**, as claims are filed electronically.



## Opt for network pharmacies

With Blue Rx Value, you must fill prescriptions at network pharmacies. The pharmacy network includes more than 60,000 participating pharmacies, including local pharmacies and most major chains. Find one near you at Wellmark.com.

# “Will my drug be covered by my plan?”

## YOUR PRESCRIPTION DRUG LIST:

**Blue** Rx Value<sup>SM</sup>

Your formulary is a list of the prescription drugs covered by your plan. The purpose of the drug list is to guide you and your doctor to the least costly and most effective medications for treating your health condition.

**Your plan only pays for medications that are on the Blue Rx Value drug list.** You will pay the full cost if you and your doctor choose a medication that is not included on your plan's drug list.

## LEARN WHICH DRUGS ARE COVERED

Go to [Wellmark.com](https://www.wellmark.com) to view the Wellmark Drug List to find which drugs are covered.





# “How does a drug make the list?”

Wellmark works closely with doctors and pharmacists to develop drug lists based on safety, cost, and how well the drugs work. Drugs are also evaluated on how they compare to similar drugs used to treat the same condition.

For example, your plan does not cover prescription drugs with over-the-counter (OTC) equivalents, such as prescription Tylenol. The OTC version is the same medicine at a fraction of the cost.

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## Can the drug list change?

Updates happen regularly as new drugs become available or drugs move from one tier to another. If you take a drug on a daily or ongoing basis, you may be notified when a change takes place. Also, you'll want to double check your drug list if you get a new prescription or switch medications.

## What if my drug is not on my plan's prescription drug list?

Your plan may not cover all available drugs. If the medication your doctor prescribes is not on your plan's drug list, you have three options:

1. Switch to another drug that is covered. The Wellmark Drug List at [Wellmark.com](https://www.wellmark.com) shows covered drugs that are used to treat similar conditions.
2. Ask Wellmark for an exception to cover the drug. Your doctor should submit the exception request with supporting evidence on why the drug is important to your therapy. You can find information on the exception process on [Wellmark.com](https://www.wellmark.com).
3. Pay the full cost of the drug.



# “Where can I fill my prescription?”

We offer three options that make getting your prescription easy:

- 1. RETAIL.** This is a local neighborhood or chain store pharmacy. Your plan only covers prescriptions filled at network pharmacies. But good news: With more than 85 percent of all retail pharmacies in the network (that's more than 60,000), you can fill your prescription nearly anywhere. Search for a pharmacy on Wellmark.com.
- 2. MAIL SERVICE.** Have your medications delivered right to your doorstep. Find details about mail order services on Wellmark.com.
- 3. SPECIALTY PHARMACY.** Some high cost or complex medications must be filled by select specialty pharmacies. You can work directly with these pharmacies to have specialty drugs delivered to your home. They also help you take your specialty drugs exactly how your doctor prescribed. Go to Wellmark.com to learn about specialty pharmacy providers and how to use their services.



## myWellmark

Find a list of specialty drugs and information to get your prescription from Wellmark's preferred specialty pharmacies on Wellmark.com.



# “What will I pay out of pocket for my prescription?”

Log in to myWellmark on Wellmark.com and use the Wellmark Drug List to find out how much a drug will cost under your benefits. You can also use the tools in myWellmark to find the lowest-cost medications.

- **FOUR BENEFIT LEVELS** — Your Blue Rx Value plan covers prescription drugs on Tier 1 and Tier 2. Nonpreferred drugs (Tier 3) and limited-value drugs (Tier 4) are not covered, so you pay the full cost of the drug.

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## **TIER 1 — Most affordable drugs**

Includes most generics and select branded drugs

Low copay or coinsurance

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## **TIER 2 — Preferred drugs**

Drugs are listed as preferred, because they have been proven to be effective and favorably priced compared to other drugs that treat the same condition. Includes selected brand name and branded generic drugs

Higher copay or coinsurance

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## **TIER 3 — Non-preferred drugs**

Non-preferred drugs have not been found to be any more cost effective than available generics or preferred brands

Not covered

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## **TIER 4 — Limited-value drugs**

Limited-value drugs are combination products, lifestyle drugs or drugs with more cost-effective options available on lower tiers

Not covered



# How to stretch your dollar at the pharmacy. And everyone else's.

You may not realize your decisions impact the insurance costs for others as well your own. Be drug smart, and help keep costs down for everyone.

- **ASK FOR GENERICS.** Generic drugs provide the same treatment, but they typically cost much less.

Your pharmacist is usually allowed to substitute a generic version of a branded prescription from your doctor. Any time you receive a brand-name medication when a generic equivalent is available, you may be required to pay your cost share, plus the difference in cost between the two drugs.

- **KNOW WHEN TO GET APPROVAL IN ADVANCE.** Certain drugs require your doctor to get approval before they are covered, like prior authorization and quantity limits. This makes sure you receive the right medication in the right dose, and that you get the most cost-effective treatment. Search the Wellmark Drug List to see if a drug has coverage requirements.
- **UNDERSTAND COPAY LOGIC.** Copay logic means you always pay the lowest price at the pharmacy.

With some low-cost drugs, the pharmacy's charge may be less than your usual copayment. Or, Wellmark may only pay a certain amount for a drug — called maximum allowable fee (MAF). You always pay the lowest amount of these options.

## HOW COPAY LOGIC WORKS

Mary Ann purchases a generic drug on Tier 1. Here's what she will pay out of pocket:

PHARMACY CHARGES	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3
Generic drug copay	\$10	\$10	<b>\$10</b>
Maximum allowable fee (MAF)	\$6	<b>\$5</b>	\$12
Pharmacy's charge (Drug cost + dispensing fee)	<b>\$4</b>	\$12	\$15
Mary Ann pays the lowest price in each example	Pharmacy's charge	Maximum allowable fee	Generic drug copay







## “What tools and resources can I access?”

Being drug smart means you can never be too informed about your prescriptions. Go to [Wellmark.com](https://www.wellmark.com) and log in to myWellmark to:

- Find information about the medications you take.
  - Look up covered drugs and how much they will cost under your plan benefits.
  - Price the medication you use — so you can find the biggest savings.
  - Search for network pharmacies.
  - Check for potential interactions between medications.
  - Track pharmacy claims.
  - Monitor prescriptions and expenses.
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## myWellmark

In a few quick steps, you can register for myWellmark. Just grab your Wellmark ID card to get started.

- Go to [Wellmark.com](https://www.wellmark.com) and click the “Register Now” button.
- Enter your Wellmark ID number and some basic information about you.
- Create a myWellmark User ID and password.
- Customize your myWellmark home page with your favorite tools and information.

# Required Federal Accessibility and Nondiscrimination Notice

## Discrimination is against the law

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Wellmark does not exclude people or treat them differently because of their race, color, national origin, age, disability or sex.

## Wellmark provides:

- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call 800-524-9242. If you believe that Wellmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Wellmark Civil Rights Coordinator, 1331 Grand Avenue, Station 5W189, Des Moines, IA 50309-2901, 515-376-4500, TTY 888-781-4262, Fax 515-376-9073, Email [CRC@Wellmark.com](mailto:CRC@Wellmark.com). You can file a grievance in person, by mail, fax or email. If you need help filing a grievance, the Wellmark Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone or fax at: U.S. Department of Health and Human Services, 200 Independence Avenue S.W., Room 509F, HHH Building, Washington DC 20201, 800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Xin hãy liên hệ 800-524-9242 hoặc (TTY: 888-781-4262).

NAPOMENA: Ako govorite hrvatski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte 800-524-9242 ili (tekstualni telefon za osobe oštećena sluha: 888-781-4262).

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

تنبيه: إذا كنت تتحدث اللغة العربية، فإننا نوفر لك خدمات المساعدة اللغوية، المجانية. اتصل بالرقم 800-524-9242 أو خدمة الهاتف النصي: (888-781-4262).

ສິ່ງຄວນເອົາໃຈໃສ່, ພາສາລາວ ຖ້າທ່ານເວົ້າ: ພວກເຮົາມີບໍລິການຄວາມຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ ຫຼື 800-524-9242 ຕິດຕໍ່ທີ. (TTY: 888-781-4262.)

주의: 한국어 를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-524-9242번 또는 (TTY: 888-781-4262)번으로 연락해 주십시오.

ध्यान रखें : अगर आपकी भाषा हिन्दी है, तो आपके लिए भाषा सहायता सेवाएँ, नि:शुल्क उपलब्ध हैं। 800-524-9242 पर संपर्क करें या (TTY: 888-781-4262)।

ATTENTION : si vous parlez français, des services d'assistance dans votre langue sont à votre disposition gratuitement. Appelez le 800 524 9242 (ou la ligne ATS au 888 781 4262).

Geb Acht: Wann du Deutsch schwetze duscht, kannscht du Hilf in dei eegni Schprooch koschdefrei grieghe. Ruf 800-524-9242 odder (TTY: 888-781-4262) uff.

โปรดทราบ: หากคุณพูด ไทย เรามีบริการช่วยเหลือด้านภาษาสำหรับคุณโดยไม่คิดค่าใช้จ่าย ติดต่อ 800-524-9242 หรือ (TTY: 888-781-4262)

PAG-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makukuha kang mga serbisyong tulong sa wika na walang bayad. Makipag-ugnayan sa 800-524-9242 o (TTY: 888-781-4262).

တၢ်ဒုးသုၣ်ညါ-နမ့ၢ်ကတၢၢ်ကေညိၣ်ကိၣ်, ကိၣ်တၢ်မၤစၢၤတၢ်ဖဲတၢ်မၤတေဖၣ်, လၢတတၢ်လၢကိၣ်ဘူးလဲၤ, ဆိၣ်လၢန့ၢ်လီၤ, ဆဲးကိၣ်ဆူၣ်၀၀-၅၂၄-၉၂၄၂မ့တမ့ၢ် (TTY: ၈၈၈-၇၈၁-၄၂၆၂)တက့ၢ်.

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь 800-524-9242 (телетайп: 888-781-4262).

सावधान: यदि तपाईं नेपाली बोल्नुहुन्छ भने, तपाईंका लागि नि:शुल्क रूपमा भाषा सहायता सेवाहरू उपलब्ध गराइन्छ । 800-524-9242 वा (TTY: 888-781-4262) मा सम्पर्क गर्नुहोस् ।

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HEETINA To a wolwa Fulfulde laabi walliinde dow wolde, naa e njobdi, ene ngoodi ngam maada. Hebir 800-524-9242 malla (TTY: 888-781-4262).

FUULEFFANNAA: Yo isin Oromiffaa, kan dubbattan taatan, tajaajiloonni gargaarsa afaanii, kaffaltii malee, isiniif ni jiru. 800-524-9242 yookin (TTY: 888-781-4262) quunnamaa.

УВАГА! Якщо ви розмовляєте українською мовою, для вас доступні безкоштовні послуги мовної підтримки. Зателефонуйте за номером 800-524-9242 або (телетайп: 888-781-4262).

Ge': Diné k'éhjí yáníłti'go níká bizaad bee áká' adooowł, t'áá jiik'é, náhóló. Kojí' hólne' 800-524-9242 doodaii' (TTY: 888-781-4262)

# Have more questions? We'd love to help.

## **Wellmark.com**

Learn about pharmacy programs and ways to lower your out-of-pocket drug costs.

Register for your own personal myWellmark account for details about your health and pharmacy coverage.

## **BeWell 24/7<sup>SM</sup>**

Real people. Real help. 24/7.

**844-84-BEWELL (239355)**

## **Customer Service**

Call the number on your Wellmark ID card for answers to your questions. Live telephone assistance is available weekdays between the hours of 7:30 a.m. — 6 p.m. CT.



Wellmark Blue Cross and Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and Shield® symbols, are registered marks and Blue Rx Value Plus<sup>SM</sup> is a service mark of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans.

Wellmark® is a registered mark of Wellmark, Inc.

CVS/caremark is an independent company providing pharmacy benefit management services on behalf of Wellmark Blue Cross and Blue Shield.