

Your prescription drug coverage

Drug prices are steadily going up. Even with a good pharmacy drug list, some prescriptions can feel overpriced.

The pharmacy drug list included with your health plan is called Essentials. This benefit covers prescription drugs for your medical needs. It offers quality medicine at a reasonable cost and at least one option in each drug class.

Essentials helps keep your costs as low as possible by focusing on high-value drugs that are approved by the U.S. Food and Drug Administration (FDA). It does not cover:

- Certain low-value, high-cost drugs
- Drugs that may have lower-cost, over-the-counter alternatives
- Drugs not approved by the FDA
- Drugs sold at inflated prices

Manage your medications easily

Sign in to premera.com to:

- Check which prescriptions are covered
- Compare costs
- Find in-network pharmacies
- Order and refill prescriptions

Specialty drugs

If you have a complex condition such as multiple sclerosis, rheumatoid arthritis, or cancer, you may need special medications that are not available at most retail pharmacies. They are usually self-injected and may need refrigeration.

The Premera Specialty Pharmacy Program:

- Can show you how to use these products
- Offers free delivery and refill reminders
- Gives you 24-hour access to pharmacists and nurses

For more information, sign in to premera.com and select **Prescriptions**.

How it works

When you fill a prescription at the pharmacy, you pay a designated copay or coinsurance. How much you pay depends on the tier, or level, the drug is assigned to.

\$ TIER 1	Generics
\$\$ TIER 2	Most brand name drugs
\$\$\$ TIER 3	Specialty preferred drugs
\$\$\$\$ TIER 4	All non-preferred drugs

If you are considering your plan options, visit premera.com and select **Covered Drugs** to see how your medications are covered on a Premera plan. If you are a current member, your member ID card lists what your copay or coinsurance is.

Why generics?

It's always a good idea to ask about generics when your doctor prescribes medications. Generics are:

- Often cheaper than brand name drugs
- Comprised of the same active ingredients in the same dosage form
- Approved by the FDA

Why biosimilars?

It's also a good idea to ask about biosimilars when your healthcare provider prescribes medications. Biosimilars are:

- Often lower cost than the original biologic medication
- Similar in safety and effectiveness
- Approved by the FDA

Save with mail order

Mail-order prescriptions through Express Scripts may cost less. Sign in to your Premera account to find out more.

PREMERA | 

BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association