






Blues RxSM Blue Care Network






A Blues Rx prescription drug plan offers value, safety, effectiveness and convenience — perfect for growing a healthy work force and keeping costs low.

Members have easy access to more than 95 percent of pharmacies in Michigan including all major chains and more than 60,000 pharmacies nationwide. And with drug costs on the rise, we've built in a number of measures to hold long-term costs in check and maximize value, such as:

-  Options with low copayments for generic drugs
-  Significant cost-saving options
-  Ability to manage health care cost trends by ensuring access to prescription drugs at affordable prices

Plans that promote quality and savings

As part of our commitment to curbing health care costs, all of our pharmacy plans feature a benefit design with a focus on generic drug use. Through this approach, we can help:

-  Maximize your savings when some of the most popular brand medications expire between now and 2012
-  Members better manage costs through financial incentives
-  Control the long-term pharmacy cost trend

We offer an array of copayment options, giving you the flexibility to choose the plan that's right for your business.



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Now that's how a small business grows.

Copayment plans

Formulary Preferred (Tier 1)	Formulary Options (Tier 2)	Nonformulary (Tier 3)	Formulary specialty drugs (generics and brands)	Nonformulary brand specialty drugs
\$10	\$40	*Not covered	Tier 1 or Tier 2 copay applies	Not covered
\$15	\$50	*Not covered	Tier 1 or Tier 2 copay applies	Not covered
\$10	\$20	\$40	Tier 1 or Tier 2 copay applies	\$40
\$15	\$50	50% (\$70 min/\$100 max)	Tier 1 or Tier 2 copay applies	50% (\$70 min/\$100 max)
\$20	\$60	50% (\$80 min/\$100 max)	Tier 1 or Tier 2 copay applies	50% (\$80 min/\$100 max)
50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)	50% (\$5 min/\$100 max)
\$10	\$40	\$80	20% (\$100 max)	20% (\$200 max)
\$15	\$50	\$80	20% (\$150 max)	20% (\$300 max)
\$20	\$60	\$80	20% (\$200 max)	20% (\$400 max)

*Not covered unless the prescribing physician requests authorization and BCN agrees that the prescription is medically necessary and that a [BCN formulary alternative](#) cannot be used.

Savings Plus Approved Drug List™

Copay		
Preferred Tier 1	Options Tier 2	Tier 3
None	\$40	75%
\$4	\$20	75%
\$4	\$40	75%
\$4	\$60	75%

For more information on how to grow a healthy work force with a Blue Cross Blue Shield of Michigan or Blue Care Network health plan, contact your Blues-contracted agent, local chamber or trade association or visit bcbsm.com/grow.

Blue delivers more

There are many advantages of having pharmacy coverage with Blue Care Network, and all options include features that deliver a cost-effective solution without limiting benefits.

- Web tools** – Our online drug benefit tool helps people research drug treatments, locate participating pharmacies, find lists and cost estimates of our most commonly prescribed drugs and even allows employees to print a personal prescription history for their doctor or for tax purposes.
- Convenience** – The Blues offer the ease of using one card for all pharmacy and health benefits.
- Safety** – Blues Rx claims are processed through an online system that helps ensure the medication dispensed is appropriate based on the dose dispensed, the member's age and gender, and other medications that the member is receiving. These checks help lead to fewer drug-related hospitalizations and lower costs.
- Savings with generic drugs** – Blues Rx members can learn about how generic drugs are safe, effective and can save them 30 percent to 80 percent off the cost of brand-name drugs by visiting theunadvertisedbrand.com.
- Cost-management** – Our prior authorization program promotes safe, cost-effective medications by promoting lower-cost formulary alternatives that have proven histories of medical effectiveness, while our step therapy program requires members to try less expensive or less risky medications before the prescribed drug is given.

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