

## Questions and Answers

Here are some commonly asked questions about Affinity Rx.

### Q: What's the cost for the Affinity Rx program?

A: Nothing. This program is a value-added feature that does not increase your premiums.

### Q: Who is eligible to receive the Affinity Rx program benefits in my family?

A: You, your spouse and your dependents enrolled in BCBSM health care coverage eligible for the prescription drug affinity program.

### Q: When can I start using the program?

A: Immediately upon receipt of your ID card showing the DRAMS logo.

### Q: Which pharmacies participate in the Affinity Rx program?

A: Most major chain pharmacies and a significant number of the independent pharmacies participate in the Affinity Rx program. If you aren't sure if your pharmacy participates, just ask the pharmacist or call your local BCBSM customer service office.

### Q: Why is DRAMS on my ID card?

A: The DRAMS logo lets your pharmacist know you are eligible for the Affinity Rx program.

### Q: Can I use the Affinity Rx program savings with other discounts?

A: No. Affinity Rx program savings cannot be combined with any discounts. If your pharmacy offers discounts and other cost-cutting initiatives, you may already be getting the best possible price for your prescription.

### Q: Will I get a discount every time I go to the pharmacy?

A: No. Sometimes the pharmacy may already offer a savings for a particular drug that may be better than the savings offered through Affinity Rx. Occasionally, the amount the Blues pay pharmacies is the same amount you would normally pay for certain drugs, so no saving would apply.

### Q: Does the program apply to both generic and brand-name drugs?

A: Yes. The program offers savings on both.

### Q: Where do I call if I have questions about this program?

A: You can call the Blues toll-free 800-848-5101.



**Blue Cross  
Blue Shield**  
of Michigan

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

BCBSM is a Michigan-based, nonprofit company, which has served Michigan companies and residents for almost 70 years. We're committed to our unique mission of ensuring high-quality, affordable and accessible health care.

This brochure is not a contract. It is intended as a brief description of the program. Every effort has been made to ensure the accuracy of the information within. However, if statements in this brochure differ from the certificate, the terms and conditions of the certificate will prevail.



# Affinity Rx Program





*The Affinity Rx Program allows our Value Blue, Young Adult Blue and Other-than-group Medigap members to purchase prescription drugs at the Blue Cross Blue Shield pre-negotiated rate rather than at full retail price. Our pre-negotiated rate may save you approximately 13 percent, or in some cases more than 25 percent, over the full retail prescription price.*

## Who is Eligible

Individually billed members are eligible to use the Affinity Rx program.

## How the Program Works

To receive the Affinity Rx program savings, you need to have your prescriptions filled at a Blue Cross Blue Shield of Michigan network pharmacy. And the good news is 98 percent of all Michigan pharmacies participate with this cost savings program.

**In Michigan** — When you go to purchase your prescriptions and are not sure if your pharmacy is a network pharmacy, ask the pharmacy technician or pharmacist if the pharmacy participates with the Affinity Rx program. If the pharmacy participates, simply present your Blue Cross ID card to the network pharmacy. The DRAMS logo on your ID card will let the pharmacy know you are eligible for the Affinity Rx program.

**Outside of Michigan** — To get prescription savings outside of Michigan, simply present your Blue Cross ID card at any pharmacy participating in our MedImpact network.

## Affinity Rx Cost Savings

Your cost for the prescription has already been negotiated by Blue Cross and participating pharmacies. The amount of your savings may vary depending on the type of drug dispensed and where you have your prescription filled.

Also keep in mind that if your pharmacy offers discounts and other cost-cutting incentives, you may already be getting the best possible price for your prescription.

## What's Eligible for the Savings

To receive savings through Affinity Rx, your prescription drugs must meet one of the following criteria. Your prescription must:

- Be for a drug that requires the label "Rx Only"
- Contain at least one prescription drug if it is a compound medication
- Be for a state-controlled drug
- Be for "Rx Only" contraceptive medications

In addition, you may receive savings for the following drugs or supplies:

- Injectable insulin
- Disposable needles and syringes

## What's not Eligible for the Savings

Affinity Rx savings are not available for:

- Drugs or supplies purchased from a non-panel pharmacy
- Therapeutic devices or appliances including, but not limited to, support garments or other non-medical items
- Drugs prescribed for cosmetic purposes
- Charges for any prescription refill in excess of the number specified by the physician

- Any vaccine given solely to resist infectious diseases
- Administration of drugs such as injections
- More than a 34-day supply of a covered drug, with the exception of certain maintenance drugs or for drugs whose minimal package size prevents a 34-day supply from being dispensed (e.g. inhalers)
- Any drugs, except antineoplastic drugs, or devices prescribed for "indications" (uses) or in dosages other than those specifically approved by the Food and Drug Administration
- Any drug entirely consumed at the time and place of the prescription
- Any drug that does not require a prescription, except insulin
- Diagnostic agents
- Drugs that are not labeled "Rx Only," except for state-controlled drugs and insulin
- Drugs or services covered by government-sponsored health care programs, such as Medicare or CHAMPUS
- Drugs or supplies obtained before the effective date or after your contract ends
- Refills dispensed one year or more after the date of the prescription, and
- Drugs not preferred by Blue Cross Blue Shield of Michigan when there is a co-branded pair or group of drugs