

# Medicare Plus Blue<sup>SM</sup> PPO



## PHARMACY BENEFITS

# Frequently Asked Questions

Pharmacy benefits are often the most used aspect of a health plan. We've answered your frequently asked pharmacy benefit questions to help you better understand your Medicare Plus Blue benefits.



### How do I find out what medications are covered?

Your drug list, otherwise known as a formulary, is a comprehensive list of covered medications. It's available at [bcbsm.com/uawtrust](https://bcbsm.com/uawtrust) under *Plans*, select your state then select *Medicare Plus Blue*. Under plan documents, select *2025 Comprehensive Formulary*. You can share it digitally with your provider to confirm your prescription coverage or request a printed copy by calling Customer Service at **1-888-322-5616** from 8 a.m. to 7 p.m. Eastern time Monday through Friday. TTY users, call **711**.

### What's the difference between generic and brand name?

Generic drugs are medications that contain the same active ingredients as brand-name drugs, meaning they work the same way but are typically sold at a significantly lower price. Most generics are covered under tier 1 while covered brand-name drugs fall into tiers 2 and 3.

### How do I know if I need prior authorization or step therapy?

Some drugs have extra rules and restrictions as described in the *2025 Comprehensive Formulary*. These can be found in the Requirements/Limits column.

Prior authorization	Step therapy	Quantity limits
Certain drugs require approval in advance. Many are used to treat chronic conditions, such as high blood pressure or high cholesterol. Look for <b>PA</b> on your formulary.	A process that requires you to try another drug to treat your medical condition before we'll cover the drug your physician may have initially prescribed. Look for <b>ST</b> on your formulary.	For some drugs, there are restrictions on the amount of the drug you can have. Look for <b>QL</b> on your formulary.

### What's the difference in coverage for tablets, capsules and injections?

Sometimes, but not always, the way a medication is delivered has different coverage. Capsules and injections may cost more than a tablet, so your pharmacy will give you tablets. If there's a reason you need a specific version, for example, you can't swallow large tablets, your provider can request an exception by calling Blue Cross.





### How do I get diabetic supplies that are covered?

Your plan pays 100% for diabetic supplies, such as continuous glucose monitors, blood glucose test strips, lancet devices, lancets and diabetic shoes, that are ordered through eligible Durable Medical Equipment, or DME, providers. If you purchase these supplies elsewhere, including at a pharmacy, they won't be paid for by your plan.

To find a DME provider near you, call Customer Service at **1-888-322-5616** from 8 a.m. to 7 p.m. Eastern time Monday through Friday. TTY users, call **711**. You can also find a provider on [bcbsm.com/uawtrust](https://bcbsm.com/uawtrust) under *Find a doctor*, search *Places by type* and enter *DME*.

### Will my prescriptions given to me at the hospital be covered?

If you're admitted to a hospital or to a skilled nursing facility for a stay covered by your plan, we'll cover the cost of your prescription drugs as part of your stay.

If you go to the hospital for an outpatient surgery or are there for observation but not admitted and receive medication, the hospital will send you a bill. When you receive this bill, contact Blue Cross and we'll help you complete the reimbursement process.

### When should I use home delivery?

Filling prescriptions at a retail pharmacy is perfect for short-term needs, for example when you have a prescription for an antibiotic. Choosing retail is also great when your doctor is trying to establish the appropriate drug, strength and dosage for your ongoing needs.

The mail-order option is the more convenient way to get ongoing prescriptions, for example, maintenance drugs such as cholesterol and blood pressure medications. You can order up to a 90-day supply of your prescription delivered to your home, and the shipping is free.

Mail order offers a great savings opportunity. You'll pay the same for a 90-day supply with mail order as you would for a 30-day supply from a retail pharmacy.

If your prescription allows, you can set up auto-refill through Optum Home Delivery. Otherwise, place your order at least two weeks before your medication runs out to make sure you aren't without it.

To set up home delivery, call **1-855-856-0537** 24 hours a day, 7 days a week. TTY users, call **711**.

*Optum Rx® is an independent company providing home delivery pharmacy and other pharmacy benefit management services to Blue Cross Blue Shield of Michigan.*

*Other pharmacies are available in our network.*

### Can I use my prescription coverage when traveling?

Just like your medical coverage, your pharmacy coverage is nationwide. To find a pharmacy near you while traveling, go to [bcbsm.com/uawtrust](https://bcbsm.com/uawtrust) and select *Find a pharmacy*.

If you have more questions, visit [bcbsm.com/uawtrust](https://bcbsm.com/uawtrust)  
to learn more about plan details, costs and benefits.

### **Customer Service**

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8 a.m. to 7 p.m. Eastern time  
Monday through Friday  
TTY users, call **711**

### **Mail-order prescription drugs**

**1-855-856-0537**

24 hours a day, seven days a week  
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### **Medicare PLUS Blue<sup>SM</sup> Group PPO**



Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.