



Pharmacy benefits

Reliable prescription drug coverage

Having the right medicine at the right time can make a big difference in your health and well-being. We're here to help you access the medications you need, when you need them, while also saving money.

Your plan covers:

- Brand-name and generic drugs on your drug list.
- Certain preventive drugs at a more affordable or no extra cost to you.
- Most specialty drugs required to treat an ongoing health matter or serious illness.

Coverage requirements

Certain medications require you to take other steps before your plan covers them.

- **Prior approval, also known as prior authorization:** This means Anthem needs to approve a drug before the pharmacy fills it.

- **Step therapy:** You may need to try other medicine before we can cover the one your doctor prescribed.
- **Quantity limits:** To help protect your health, your plan may limit how much medication you can receive each month.
- **Dose optimization:** If a higher strength is available, you may be able to switch from taking multiple doses to a single dose each day.
- **90-day supply:** If you take maintenance medication for ongoing conditions like asthma, diabetes, or high cholesterol, your plan may require that you set up a 90-day supply at a local pharmacy or through CarelonRx Pharmacy home delivery.

Review your drug list

Your plan includes various drug lists with details about brand-name and generic drugs. Check the lists for your medications; if they are not covered on the list, you'll see other options.

Visit:

- https://fm.formularynavigator.com/FBO/143/National_3_Tier_ABCBS.pdf

To understand pharmacy benefits:

- Review your medication list to see if your prescriptions are covered.
- Price a medication to find the best price in your plan's network, which can save you more when buying certain medicines.
- Check to make sure your local retail pharmacy is in your plan's network.
- Explore home delivery with CarelonRx Pharmacy for medicines you take regularly.
- Get more information on our specialty pharmacy once you have a health plan. Most specialty drugs are covered if you need them.
- Review the drug tier chart to see where your medicines fall and how to save money.

Drug type	Cost
Tier 1 Preferred generic drugs	\$
Tier 2 Preferred brand-name and newer, higher-cost generic drugs	\$\$
Tier 3 Nonpreferred brand-name and generic drugs	\$\$\$

Your pharmacy options

You have choices for filling your prescriptions, including local retail pharmacies in your plan's network and convenient home delivery with CarelonRx Pharmacy. If you use a specialty medicine, it will need to be filled through our specialty pharmacy.

The **Base Network** is our national pharmacy network with nearly 70,000 retail pharmacies across the country.

To find a pharmacy, visit

anthem.com/pharmacyinformation/rxnetworks.html

and choose the Base Network list.

Save with a 90-day supply

Rx Maintenance 90: After 2 30-day refills of medicine you take regularly, you'll be required to switch to a 90-day supply. Maintenance medicines can vary in amounts. Fill your 90-day supply with CarelonRx Pharmacy — our home delivery service — or an Rx Maintenance 90 retail pharmacy.