Your summary of benefits



Anthem Blue Cross

Your Plan: \$5/\$15/\$30/\$50/30%

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Pharmacy Deductible	\$0	\$0
Pharmacy Out of Pocket	Combined with medical out of pocket	Combined with medical out of pocket
Prescription Drug Coverage This plan uses a National Drug List. Drugs not on the list are not covered.		
Tier1 - Typically Generic Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program) You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days.	Tier1a - Typically Lower Cost Generic \$5 copay per prescription (retail only) and \$12.50 copay per prescription (home delivery only) Tier1b- Typically Generic \$15 copay per prescription (retail only) and \$37.50 copay per prescription (home delivery only).	Tier 1a 50% coinsurance up to \$250 per prescription (retail only) Tier 1b 50% coinsurance up to \$250 per prescription (retail only).
Tier2 - Typically Preferred / Brand Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)	\$30 copay per prescription (retail only) and \$90 copay	Tier 2- 50% coinsurance up to \$250 per

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
	per prescription (home delivery only)	prescription (retail only).
Tier3 - Typically Non-Preferred / Specialty Drugs Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)	\$50 copay per prescription (retail only) and \$150 copay per prescription (home delivery only)	Tier 3- 50% coinsurance up to \$250 per prescription (retail only).
Tier4 - Typically Specialty Drugs Covers up to a 30 day supply (retail pharmacy and home delivery program)	30% coinsurance up to \$250 per prescription (retail and home delivery)	Tier 4- 50% coinsurance up to \$250 per prescription (retail only).

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Notes:

- When using non-network pharmacy; members are responsible for in-network pharmacy copay plus 50% of the remaining prescription drug maximum allowed amount & costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- Preferred Generic Program: If a member requests a brand name drug when a generic drug version exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed, but not more than 50% of our average cost of that type of prescription drug. The Preferred Generic Program does not apply when the physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply.
- Supply limits for certain drugs may be different, go to Anthem website or call customer service.
- Certain drugs require pre-authorization approval to obtain coverage.