

Prescription Drug Coverage: What You Need to Know



How generic options can help you save

Your covered prescriptions are divided into tiers, which determine your copay amounts. Higher tiers have higher copays.

- **Tier 1:** Low-cost generic drugs
- **Tier 2:** Higher cost generic drugs
- **Tier 3:** Higher cost generic and preferred brand name drugs
- **Tier 4:** Highest cost generic and non-preferred brand name drugs
- **Tier 5:** Specialty drugs, which are used to treat serious conditions and may require special handling

Find details for each tier, as well as the formulary for your plan, online by logging into your **bcbstri.com** account and choosing “View Benefits.” Speak to your doctor if you have any questions about prescription drugs you are taking.

Generic drugs

Up to
85%
lower cost

Generic drugs are lower-cost versions of brand-name drugs. They will differ in shape or color, but use the same active ingredients as their brand-name equivalents. Generic drugs have been approved by the U.S. Food and Drug Administration. On average, the cost of a generic drug is up to 85% less than its brand equivalent.*

Prior authorization (PA)

Designated drugs require providers (like doctors or nurse practitioners) to request prior approval before you receive the medication.

Mail-order pharmacy

You can save time—and possibly money—by getting up to a 90-day supply of your medicines through our mail-order program. Log into your **bcbsri.com** account and click on “Go to My Pharmacy Benefits Manager” to learn more.

Retail pharmacy

You may also be able to get a 90-day supply of your medicines at your retail pharmacy. Log into your **bcbsri.com** account and click on “Go to My Pharmacy Benefits Manager” to see if your pharmacy participates in our retail extended supply network.

Specialty drug program

Specialty drugs are prescription drugs used to treat complex or long-term conditions. They often require customized clinical monitoring and patient support, and need special handling. Our program is focused on providing you with the appropriate specialty drug and ensuring you follow your prescription regimen. Specialty drugs must be purchased at one of two participating specialty pharmacies:

- Walgreens Specialty Pharmacy
1-877-646-4292
- Village Fertility Pharmacy
1-877-334-1610

Avoid taking a brand name drug when a generic is available.

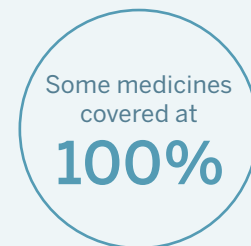
Instead, ask your doctor or pharmacist if a lower cost generic drug is available.

Common cholesterol drug estimated cost*

\$228/year	\$3,144/year
Generic	Brand

*Estimated costs are not an exact calculation of your actual costs and do not reflect all of the terms, conditions, limitations, and exclusions that may apply to your coverage.

Preventive prescriptions



According to federal guidelines, prescribed over-the-counter aspirin, folic acid, iron supplements, and certain smoking cessation medications purchased at a retail pharmacy are covered at 100%.



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