



# Your prescription **benefits**

How to make the most of your  
*January 2024* pharmacy plan

Anthem 

# Your pharmacy benefits

This benefits guide has tips on how to make the most of your coverage and save money, too.

## First, take a moment to register at [anthem.com](https://www.anthem.com)

Use your member ID to set up your [anthem.com](https://www.anthem.com) account. It is the fastest and easiest way to see your pharmacy benefits. At [anthem.com](https://www.anthem.com) you can:

- Find a pharmacy.
- Check your drug list.
- Compare medication costs.
- Set up home delivery and refill prescriptions.
- Review your claims.
- Check your copay, deductible, and coinsurance amounts.

With the Sydney Health app, you can manage your benefits from anywhere. Download it at the Apple Store® (iOS) or on Google Play (Android).

## Your medication coverage

Here is what your plan covers

- Brand-name and generic drugs on your drug list
- Certain preventive drugs at little or no cost to you
- Specialty drugs if you have ongoing health issues or a serious illness

## Your drug list

Your plan uses the National Direct Plus 4 Tier. It includes hundreds of generic and brand-name prescription drugs in every drug category.

You can check if medications you take are in your drug list at [www.anthem.com/ms/pharmacyinformation/home.html](https://www.anthem.com/ms/pharmacyinformation/home.html). For a more detailed list, log in at [anthem.com](https://www.anthem.com). If your medication isn't on the list, you will see other options. Drug lists can change, so you may want to check it when you have a new prescription.

Drugs are grouped in tiers. Your share of the cost depends on which tier your drug is on. Typically, drugs on lower tiers cost less.

Your plan pays for certain drugs that help you stay healthy and manage certain conditions. You'll find the **PreventiveRx Drug Lists** at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

## Your pharmacy options

You have choices for filling your prescriptions, including local pharmacies in your plan and convenient home delivery.



### Retail pharmacies

Your costs may be lower if you use one of the nearly 67,000 pharmacies in your plan's network. That's almost every pharmacy in the nation, which makes it easier to find one near you. To search for a pharmacy, log in to [anthem.com](https://www.anthem.com).



### Home delivery

If there are medications you take regularly, you can save time and money with our home delivery service. CarelonRx Mail will deliver up to 90-day supplies with free standard shipping. Sign up at [anthem.com](https://www.anthem.com).

For certain drugs, you can fill a 90-day supply at certain participating retail pharmacies in your plan. This can save you time on refills.

\* CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.

## Your cost

Your share of medication cost — including copays and coinsurance — depends on your plan and the pharmacy you use. You will find this information when you log in at [anthem.com](https://www.anthem.com). You can also ask your employer for a copy of your Summary of Benefits and Coverage.

## What to know about your drug coverage

Some medications require certain steps before your plan covers them. Here are examples:

- **Preapproval, also known as prior authorization.** This means we need to approve a drug before the pharmacy fills it.
- **Step therapy (ST).** You may need to try other medicine before we can cover the one your doctor prescribed.
- **Quantity limits (QL).** To help protect your health, your plan may limit how much medication you can receive each month.
- **Dose optimization (DO).** If a higher strength is available, you may be able to switch from taking multiple doses to a single dose each day.



## How to save on medication costs

- Take medicines on your plan's **drug list**.
- Choose medications on **Tier 1**.
- Find out if there are **generic or over-the-counter options**.
- Check your cost with our **Price a Medication** tool at [anthem.com](https://www.anthem.com).
- Use pharmacies **in your plan**.
- Arrange **90-day supplies** of medications you take regularly.

Please check with your doctor before changing your medication.





## If you have questions about a medication you take or your pharmacy benefits, we're here to help

Please call us at the Pharmacy Member Services number on your ID card or visit [anthem.com/faqs/ohio/pharmacy](https://anthem.com/faqs/ohio/pharmacy).

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. CaredonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.