



Your HDHP Prescription Drug Plan

Answers you need.
From a name you can trust.

Health and pharmacy benefits that work together

Our drug plan is about more than processing claims and helping you get your medicine. It's about looking at you as an individual. Because we know people are more than their prescriptions – they have lives. And we're here to help you live a healthier life.

We've designed programs to help you get the most from your drug plan. And, best of all, they don't cost you extra. Depending on your plan, you may get tips for managing a health condition. Letters about drug safety. Or coupons for health and wellness products.

We can help you save money by suggesting low-cost generic drugs. Save you a trip to the doctor by telling you about over-the-counter options. Or even save you from driving to the pharmacy by having medicine sent right to your home.

At Anthem, we think that helping you access the right drugs – in a convenient, affordable way – is one of the best ways to help you stay healthy.

Our drug list

Our drug list is a list of prescription drugs covered by your plan. It's made up of hundreds of brand-name and generic drugs.

Through detailed research, we find high-quality drugs with the best success rates. And we choose products for the drug list that are safe, work well and offer the best value. We think it's important to cover drugs that help people stay healthy so they can work, go to school, and continue the activities of a busy life.

Sometimes we update the drug list when new drugs come to market or if new research becomes available. To view the current list, visit **anthem.com**. Click on "Customer Support." Select your state, then click on "Forms Library." You'll find the Drug List on this page. If you don't have access to a computer, you can check the status of a drug by calling Member Services at 800-552-2682.

Retail pharmacies

Our retail pharmacy network includes more than 64,000 pharmacies across the country. That means you have access to your prescriptions wherever you are – at home, work or even on vacation.

The network includes most chains and some local, independent pharmacies. To make sure your pharmacy's in our network, visit **anthem.com**.

· To make sure your pharmacy is in our network, visit **anthem.com**. Click on Prescription Benefits and sign in. On the pharmacy page, click on Find a Pharmacy.

You'll get the most from your drug plan by using pharmacies in our network. Simply show your member ID card when picking up your prescription and you'll only have to pay your share of the cost. Choosing a pharmacy out of the network means you'll pay the full cost of your drug. Then, you will need to submit a claim form to be repaid (depending on your plan). To access the form, visit **anthem.com**.

Check out anthem.com

Our website provides health and pharmacy information, right at your fingertips. So you can get the most from your drug plan. Simply log in to get started. Some features vary by plan, but with most plans you can:

- View your drug claims history
- Confirm your copays (or coinsurance)
- Check your out-of-pocket costs
- Order refills of home delivery and specialty drugs
- Look up drug information

While viewing some of your pharmacy information on **anthem.com**, you may be directed to the Express Scripts website. Express Scripts is the company that manages your drug plan. The first time you're directed to their site, you'll be asked to register. This brief process sets your privacy and email preferences. You'll only have to do this once.

Please do not go directly to the Express Scripts website. The only way to make sure you're viewing your pharmacy information correctly is by logging in to **anthem.com** first.

- Log in and select the Pharmacy page.
- Click on “Access Your Pharmacy Benefits.” You will be directed to the Express Scripts website.
- Click on “My Prescription Plan” in the left-hand column, then click “Coverage & Copayments.” The claim form is on this page.

Home Delivery Pharmacy

Home delivery is for people who take medicine on an ongoing basis. Our preferred Home Delivery Pharmacy, managed by Express Scripts, sends you the medicine you need, right to your door. As a home delivery customer, you'll also enjoy free standard shipping, access to pharmacists for drug questions, and much more.

Switching to home delivery is simple. You can place your first order by phone, mail or fax.

By phone: Call 866-281-4279. You'll find out how much your prescription will cost and how much you can save. Have this information handy: your prescription, doctor's name, phone number, drug names and strengths and credit card.

By mail: Visit anthem.com to get an order form.

- Log in and select “Refill a Prescription.” You will be directed to the Express Scripts website.
- Click on “Fill a New Prescription.”
- Choose the “Print a Prescription Order Form” link. You can print the form and complete it by hand. Or you can fill out a web-based form and print it.
- Mail your completed form, prescription from your doctor, and payment to:

Home Delivery Pharmacy
PO Box 66785
St. Louis, MO
63166-6785

By fax: Have your doctor fax your prescription to 800-600-8105. It must be faxed directly from your doctor's office. If there is a question about your prescription, the pharmacy will contact your doctor.

Specialty pharmacy

Accredo, the Express Scripts specialty pharmacy, provides support and medicine for people with complex, long-term conditions. They include (but aren't limited to) drugs for these conditions:

- Asthma
- Cancer
- Crohn's disease
- Gaucher's disease
- Hemophilia
- Hepatitis C
- HIV/AIDS
- Living with a transplant
- Multiple sclerosis
- Primary immune deficiency
- Psoriasis
- Pulmonary arterial hypertension
- Rheumatoid arthritis
- Respiratory syncytial virus (RSV)

Nurses, pharmacists and patient care advocates work together to help improve your care. Their goal is to help you get the best results from your treatments. You can place your first specialty pharmacy order by phone or fax.

By phone: Call 800-870-6419. A patient care advocate will help you get started.

By fax: Ask your doctor to fax your prescription and a copy of your member ID card to 800-824-2642.



Brand-name and generic drugs

We want you to get the most from your medicine – and your money. That's why it's important to know the difference between brand-name drugs and generic drugs.

Brand-name drugs are developed by companies that hold the rights to sell them. When the rights expire, other drug companies can make their own versions of the drugs (generics). You may be more familiar with brand-name drugs because of advertising or because you know people who take them.

Generic drugs are simply copies of brand-name drugs. Brand-name and generic drugs have the same active ingredients, strength and dose. And the Food and Drug Administration (FDA) requires that generic drugs meet the same high standards for purity, quality, safety and strength. With generics, you get the same quality for less money.

Programs that help you manage the money you spend on prescription drugs

These programs are often called “clinical edits.” They help make sure you have access to the right medicines – ones that are safe, effective and offer the best value. We've listed some of the programs below.

Dose optimization

Dose optimization usually means increasing the amount of a drug so that you only have to take it once a day, instead of taking a lower dose two times each day. For example, a 10mg dose taken twice per day would be changed to a 20mg dose taken only once per day.

Sometimes doctors prescribe drugs at a lower dose when people start taking them and then gradually increase the dose. The goal of dose optimization in these cases is to help make sure you take a single dosage at the higher strength as soon as your doctor thinks it's okay.

Prior authorization

Most prescriptions are filled right away when you take them to the pharmacy. But some drugs need to be reviewed by your health plan before they're covered. This process is called prior authorization. It focuses on drugs that may have:

- A risk of side effects
- A risk of harmful effects when taken with other drugs
- The potential for incorrect use or abuse
- Better options that may cost you less and may work better
- Rules for use with certain health conditions

Quantity limits

Taking too much medicine or using it too often isn't safe. And it may even drive up your health care costs. That's why this program limits the amount of medicine that's covered by your plan for a certain length of time. For example, a drug may have a limit of 30 pills per 30 days. If you refill a prescription too soon or your doctor prescribes an amount that's higher than usual, your pharmacist will tell you. The drug won't be covered at that time.

Step therapy

Step therapy is a program that helps you and your doctor choose drugs that are right for you. After studying many drugs, we've chosen certain ones to be the first drugs to try when treating some conditions. Trying drugs in a step-by-step way is called step therapy.

When your doctor prescribes a drug that requires step therapy, a message is sent to your pharmacy's computer. This lets the pharmacist know you must first try a different, similar drug that's covered by your plan. The pharmacist will call your doctor to get a prescription for the new drug.

We're here to help

Ready to get the most from your prescription drug plan? Our programs can help you get the medicine you need to get healthy and stay healthy. To learn more, visit anthem.com. If you still have questions, call us at the phone number on your member ID card.