

WHAT YOU NEED TO KNOW ABOUT YOUR PREVENTIVE DRUG COVERAGE

Your preventive drug coverage offers many benefits.

If you are on a high deductible health plan (HDHP), your preventive drug benefit makes it easier to comply with doctors' instructions, avoid more expensive treatment, and keep more health care dollars in your pocket. Your preventive drug benefit can be used with a health savings account (HSA).

What is a preventive drug?

- A preventive drug is one prescribed for individuals who have risk factors associated with a disease or condition that has not yet started. They may also be used to prevent a disease or condition from recurring.
- Some examples include:
 - Crestor® for prevention of heart disease
 - Fosamax® for the prevention of fracture in individuals with osteoporosis
 - Plavix® for stroke prevention
- Our list of preventive drugs is created and maintained by Excellus BCBS pharmacy benefit management, approved by the Pharmacy and Therapeutics committee, and updated annually.
- A complete list of applicable preventive drugs can be found on your [ExcellusBCBS.com](https://www.excellusbcbs.com) member account. Navigate to Prescriptions, then to Manage Medications, then select Preventive Drug List.

How does the preventive drug benefit work?

- If you take a medication on the preventive drug list, you pay at the copay level (such as \$5/\$35/\$70) instead of having to meet the plan deductible first.
- Applicable costs will apply to your out-of-pocket maximum (OOPM), but will not apply toward your deductible.
- This applies to all three drug tiers and allows HDHP members to obtain certain medications at the copay level on the first day of taking the medicine.

- Step therapy, prior authorization, and quantity limits still apply to select medications on this list and may require medical necessity review.
- If New York State mandates that a medication be covered in full and that same drug is on the preventive drug list, then the mandate will overrule the preventive drug benefit.
- **Preventive Diabetic Drugs** (covered under medical benefit):
 - Apply medical coinsurance before the deductible.
 - 0% coinsurance plans apply 20% until the deductible is met, then revert to 0% coinsurance.
 - Benefit only applies to diabetic drugs included on the preventive drug list.
- **Preventive Drugs (non-diabetic):**
 - Apply the 3-Tier drug option selected by your employer, such as \$5/\$35/\$70.
 - Preventive drugs can fall into any of the 3 tiers.
- **All Other Non-Preventive Drugs:**
 - The same 3-Tier drug option, such as \$5/\$35/\$70, would apply to non-preventive drugs, but the deductible must be met first.
 - If your plan covers prescription drugs in full, the deductible must be met before non-preventive drugs will be covered in full.

EXAMPLE OF HOW YOUR PREVENTIVE DRUG COVERAGE WORKS ANNUALLY

Example Plan Design:

\$1,800 deductible, \$3,600 out-of-pocket maximum (OOPM), \$5/\$35/\$70 drug copay

JANUARY	MARCH	MAY	SEPTEMBER
Your doctor prescribes an antibiotic for a sinus infection.	You develop high blood pressure. Your doctor prescribes medication to control and prevent it.	You need a prescription for your rheumatoid arthritis medication.	You have an irregular heartbeat and need medication to control it and reduce the risk of stroke.
Actual Cost: \$70	Actual Cost: \$18	Actual Cost: \$2,760	Actual Cost: \$295
Because this drug is not on the preventive drug list, you must meet your deductible first, before copay will apply.	Blood pressure medication is considered preventive and falls into Tier 1. Deductible does not apply, but copay does go toward OOPM.	This drug is not on the preventive drug list, but the cost of the medication is more than your remaining deductible, so you meet your deductible.	This is preventive medication and falls into Tier 2. Because your deductible has been met, your copay will go toward your OOPM.
You Pay: \$70	You Pay: \$5 (Tier 1)	You Pay: \$1,730	You Pay: \$35 (Tier 2)
Plan Pays: \$0	Plan Pays: \$13	Plan Pays: \$1,030	Plan Pays: \$260
Deductible Balance: \$1,730	Deductible Balance: \$1,730	Deductible Balance: \$0	Deductible Balance: \$0
OOPM Remaining: \$3,530	OOPM Remaining: \$3,525	OOPM Remaining: \$1,795	OOPM Remaining: \$1,760

Visit the [Health & Wellness section of ExcellusBCBS.com](https://www.excellusbcbs.com) to learn more about this and other Preventive Health services available to you.

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