Blues Rx℠

Blue Care Network

Now that's how a small business grows.

A Blues Rx prescription drug plan offers value, safety, effectiveness and convenience — perfect for growing a healthy workforce and keeping costs low.

Members have easy access to more than 98 percent of pharmacies in Michigan and more than 90 percent nationwide. And with drug costs on the rise, we've built in a number of measures to hold long-term costs in check and maximize value, such as:

- Options with low copayments for generic drugs
- Significant cost-saving options
- Ability to manage health care cost trends by ensuring access to prescription drugs at affordable prices

Plans that promote quality and savings

As part of our commitment to curbing health care costs, all of our pharmacy plans feature a tiered benefit design with a focus on generic drug use. Through this approach, we can help:

- Maximize your savings when some of the most popular brand medications expire between now and 2012
- Members better manage costs through financial incentives
- Control the long-term pharmacy cost trend

We offer an array of copayment and deductible plan options, giving you the flexibility to choose the plan that's right for your business.

Copayment plans

Copay		
Formulary Drugs		Nonformulary Drugs Tier 3
Preferred Tier 1	Options Tier 2	
50%	50%	50%
$5	$30	Not Covered*
$15	$50	Not Covered*
$10	$20	Not Covered*
$10	$40	Not Covered*
$10	$20	$40

Savings Plus Approved Drug List™

Copay		
Formulary Drugs		Nonformulary Drugs Tier 3
Preferred Tier 1	Options Tier 2	
None	$40	75%
$4	$20	75%
$4	$40	75%
$4	$60	75%

*Not covered unless the prescribing physician requests authorization and BCN agrees that the prescription is medically necessary and that a BCN formulary alternative (41K PDF) cannot be used.

Blue delivers more

There are many advantages of having pharmacy coverage with Blue Care Network, and all options include features that deliver a cost-effective solution without limiting benefits.

- Web tools – Our online drug benefit tool helps people research drug treatments, locate participating pharmacies, find lists and cost estimates of our most commonly prescribed drugs and even allows employees to print a personal prescription history for their doctor or for tax purposes.
- Convenience – The Blues offer the ease of using one card for all pharmacy and health benefits.
- Safety – Blues Rx claims are processed through an online system that helps ensure the medication dispensed is appropriate based on the dose dispensed, the member's age and gender, and other medications that the member is receiving. These checks help lead to fewer drug-related hospitalizations and lower costs.
- Savings with generic drugs – Blues Rx members can learn about how generic drugs are safe, effective and can save them 30 percent to 80 percent off the cost of brand-name drugs by visiting **theunadvertisedbrand.com**.
- Cost-management – Our prior authorization program promotes safe, cost-effective medications by promoting lower-cost formulary alternatives that have proven histories of medical effectiveness, while our step therapy program requires members to try less expensive or less risky medications before the prescribed drug is given.

For more information on how to grow a healthy workforce with a Blue Cross Blue Shield of Michigan or Blue Care Network vision plan, contact your Blues-contracted agent, local chamber or trade association or visit **bcbsm.com/grow**.

Blue Care Network of Michigan

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.