Blues Rx℠

Blue Cross Blue Shield of Michigan

The 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
- A 3 percent savings off your medical premium for each contract that includes Blue Cross pharmacy coverage through **Advantage Pricing**

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

Blues Rx offers a plan for every budget or stage of your business

We offer an array of triple-tier plans that deliver cost-effectiveness without limiting benefits through these cost-management features:

- Prior authorization and step therapy
- Mandatory Maximum Allowable Cost
- 90-day retail and mail order program that gives members a 90-day supply of medication for a copay equal to two, 30-day supply

Plan	Generic (Tier 1)	Formulary brand (Tier 2)	Nonformulary brand (Tier 3)
$5/$25/$50 RXCM	$5	$25	$50
$15/$30/$60 RXCM	$15	$30	$60
$7/$35/$70 RXCM	$7	$35	$70
$10/$40/$80 RXCM	$10	$40	$80
$15/$50/50% RXCM	$15	$50	50%/$70 min/$100 max
$20/$60/50% RXCM	$20	$60	50%/$80 min/$100 max

We also offer **Blue Advantage Rx℠** at no cost to employers. This plan allows members to purchase eligible drugs and supplies from network pharmacies at reduced rates simply by showing their Blues ID card.

Blue delivers more

There are many advantages of having pharmacy coverage with the Blues:

- Web tools – Our online drug benefit tool helps people research drug treatments, locate participating pharmacies, find lists and cost estimates or our most commonly prescribed drugs and even allows employees to print a personal prescription history for their doctor or 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.
- Cost-managment – Initiatives that ensure physicians are following appropriate prescribing practices, including generics whenever possible, and profile their dispensing patterns against their peers.
- Effective Formularies – Our Blues Custom Formulary of FDA-approved medications is based on clinical effectiveness, safety and opportunity for cost savings.
- 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**.

Now that's how a small business grows.

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

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