




## HELPING YOU SAVE at the pharmacy

With Blue Select, prescription drugs are covered at different tiers. Tiers depend on the type of drug you buy – and if you get it from an in-network pharmacy.

You can keep your costs low by making sure your drugs are generics listed on the Blue Select covered drug list (also known as a formulary) and filled at an in-network pharmacy.

### Save with generics

Ask for the generic version of a brand-name drug when you can. Generic drugs can often cost much less than the brand-name.<sup>1</sup> At several retailers, generic drugs cost four dollars or less for a 30-day supply – with similar savings for a 90-day supply.<sup>2</sup>

And every day, there are more and more money-saving generic drugs available. In fact, eight out of ten prescriptions are filled with generics today.<sup>1</sup> Make sure you take advantage of the savings that generics – and your Blue Select plan – can offer you.

### Save with BCBSNC

With Blue Select, you have Blue Cross and Blue Shield of North Carolina (BCBSNC) on your side. BCBSNC works with pharmacies to help keep members' drug costs down. So the price you pay can often be lower than what you'd pay if you had another health plan or didn't have coverage at all.

### You can still choose a brand name

If you choose a brand name and a generic option does not exist, you'll pay any copayment, coinsurance and deductible that may apply. Be sure to show your BCBSNC ID card, so the money you spend on your prescription will count toward your deductible and/or out-of-pocket limit.

Remember, some drugs and devices may have step-therapy requirements. In those cases, you must try lower-cost options before receiving approval for the higher-cost drug or device – or prove the medical necessity of the higher-cost option.

### IMPORTANT TERMS

**Copayment** – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary by type of service.

**Coinsurance** – Once you meet your deductible, BCBSNC begins to pay a percentage of your covered services. You are responsible for the remaining percentage.

**Deductible** – The amount you pay for covered health care treatment and services before your health insurance begins to pay.

**Formulary** – A list of prescription drugs covered by your insurance plan. Also called a drug list.

**Generic Drugs** – A prescription drug that has the same active-ingredient formula as a brand-name drug.

### Stay informed

Let your doctor and pharmacist know that you have Blue Select. Often they can give you tips on saving even more. To learn more about the costs of prescription drugs, visit [BlueConnectNC.com](http://BlueConnectNC.com) and select the Prescriptions tab. Blue Connect also allows you to keep on top of your claims, deductible and benefits usage.

NOTE: Blue Select offers a 5-tier benefit option available on the BCBSNC Basic-Open formulary.

1 U.S. Food and Drug Administration <http://www.fda.gov/ForConsumers/ConsumerUpdates/ucm340343.htm> (accessed October 2015).

2 National Conference of State Legislatures, <http://www.ncsl.org/research/health/generic-retail-drug-pricing-and-states.aspx> (accessed December 2015).

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