Wellmark

Your guide to **prescription drug** benefits

Your prescription drug list: **Blue** Rx Value Plus℠

Wellmark designed this guide to help you understand how your pharmacy benefits work, what a drug list is, what drugs are covered, where you can fill prescriptions, your out-of-pocket costs and more.

How do my pharmacy benefits work?

Here's how your prescription drug plan helps you access safe and affordable medications:

1. **You get a prescription** from your provider for medication to treat your condition.
2. **Check your plan's drug list on Wellmark.com** to make sure the medication is covered and if there are lower-cost alternatives.
3. **Visit a network pharmacy** with your prescription and member ID card.
4. **At the pharmacy,** pay your cost share for the prescription. Your plan may also have a pharmacy deductible.
5. **No need to complete any paperwork,** as claims are filed electronically.

Check your benefits document for specifics on how drugs are covered and what you'll pay.

Opt for network pharmacies

With Blue Rx Value Plus, you must fill prescriptions at network pharmacies. Depending on your network, you may have access to more than 60,000 participating pharmacies, including local pharmacies and most major chains. Find one near you at myWellmark.com.

What is a drug list?

A drug list, sometimes called a formulary, is a complete list of all medications covered by your pharmacy plan. The list helps you and your doctor find the most effective, least costly medications to treat your health condition.

Is my medication covered by my plan?

Your plan only pays for medications on the **Blue Rx Value Plus drug list.** To see the Blue Rx Value Plus drug list, go to **Wellmark.com.**

If your prescribed medication is not on your plan's drug list, you can:

- Check your plan's drug list for a similar covered drug used to treat your condition and switch.
- Ask Wellmark for an exception to cover the drug. Your doctor can submit an exception request with supporting evidence on why a specific drug is important to your therapy. Learn more about the exception process on **Wellmark.com.**
- Pay the full cost of the drug.



Log in to myWellmark.com to see your pharmacy benefits and copay or coinsurance amounts.

How does a drug make the list?

Wellmark works closely with local doctors and pharmacists to develop drug lists based on safety, effectiveness and cost. Check your plan's drug list if you get a new prescription or switch medications.



Find a list of specialty drugs and information to get your prescription from Wellmark's preferred specialty pharmacies on Wellmark.com.

Where can I fill my prescription?

Getting your prescription filled is easy:

- **Retail.** This is a local neighborhood or chain store pharmacy. Remember, your plan only covers prescriptions filled at network pharmacies. Search for a network pharmacy on **myWellmark.com.**
- **By mail.** Have medications delivered to your doorstep. Find details about mail order services on **myWellmark.com.** Click Coverage, select Pharmacy, then Prescription Resources, and Start Mail-Order Service to register. You'll also find the forms you need to enroll in mail order by phone or fax.
- **Specialty Pharmacy.** Some high-cost or complex medications must be filled by select specialty pharmacies. They can help you take your specialty drugs exactly how your doctor prescribed. You can work directly with these pharmacies to have specialty drugs delivered to your home.

What will I pay out of pocket for my prescription?

Prescription medications fall into one of four tiers on Wellmark drug lists. **Your Blue Rx Value Plus plan covers prescription drugs on Tier 1, Tier 2 and Tier 3.** Tier 4 drugs are not covered, so you pay the full cost of the drug.



Tier 1 – most affordable drugs (low copay or coinsurance)
Includes most generics and select branded drugs.



Tier 2 – preferred drugs (higher copay or coinsurance)
Drugs are listed as preferred, because they have been proven to be effective and favorably priced compared to other drugs that treat the same condition. Includes select brand name and branded generic drugs.



Tier 3 – non-preferred drugs (higher copay or coinsurance)
Non-preferred drugs have not been found to be any more cost effective than available generics or preferred brands.



Tier 4 – limited-value drugs (not covered)
Limited-value drugs are combination products, lifestyle drugs or drugs with more cost-effective options available on lower tiers.

How can I reduce pharmacy costs?

- **Ask for generics.** Your pharmacist can usually substitute a generic version of a branded prescription from your doctor. If you opt for a brand-name medication when a generic equivalent is available, you may be required to pay your cost share, plus the difference in cost between the two drugs.
- **Check if a drug requires pre-approval.** Certain drugs require your doctor to get approval before they're covered. Search the Wellmark Drug List to see if a drug has coverage requirements.
- **Understand copay logic.** This simply means making sure you always pay the lowest price at the pharmacy. With some low-cost drugs, the pharmacy's charge may be less than your usual copayment.



Log in to myWellmark.com to find your prescription drug costs based on your benefits. You can also use myWellmark to find the lowest-cost medications.



How to register for myWellmark

- Go to **myWellmark.com** and click the Register button.
- Enter your Wellmark ID number and some basic information about you.
- Create a myWellmark User ID and password.
- Download the Wellmark mobile app for on-the-go access.

Have more questions? We'd love to help.

Log in or register at myWellmark.com

myWellmark is your one-stop source for personalized health care information. See details about your specific pharmacy and health coverage.

BeWell 24/7®

BeWell 24/7 is exclusively for Wellmark members. It's real help from real people. Get access to health advocacy, nurse support and care navigation 24/7.

Call 844-84-BEWELL (844-842-3935)

Customer Service

Call the number on the back of your Wellmark ID card for answers to your questions. Live assistance is available weekdays 7:30 a.m. to 6 p.m. CT.



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