



BlueCross BlueShield
of Illinois

Be a smart consumer



Gain insight into your prescription plan

Prescription drugs are a big part of your health plan. They are medicines only a doctor can order. Taking medicine just as your doctor advises is important for your health. We want to help you understand how your drug coverage with Blue Cross and Blue Shield works.

Go to the Blue Access for MembersSM (BAM) website at bcbsil.com. Be sure to review your benefit materials for details. Look to see if the drugs you take are on your plan's approved list of drugs. This list is also called a formulary. To look up your drugs, you will need to know:

- The drug's exact name
- The dose your doctor has written for you
- How many doses your doctor orders for you

Where can you go to get your prescriptions? Your health plan allows you to get your prescriptions from network drug stores. Walgreen is the Preferred Pharmacy. Network pharmacies include all your local pharmacies EXCEPT CVS, Target CVS and Schnucks CVS.

You will pay a copay for prescriptions based on your plan Tiers. A new benefit that has just been activated allows you to get a 90 day supply of your medication at a local pharmacy for 3 copays, saving you time.

You can also get a 90 day supply of most medications via the mail order option. Prescriptions can often be delivered by mail and may cost less.



Questions? We have answers.

What is a drug list?

The BCBSIL drug list, also known as a formulary, includes preferred brand-name and generic drugs. U.S. Food and Drug Administration (FDA)-approved drugs are chosen based on their safety, cost and how well they work. The drug list is reviewed by a group of doctors and pharmacists. Members should show this list to their doctor and/or pharmacist. Health care providers should check the drug list when making prescription drug choices for you.

What if my doctor prescribes a drug that is not on the drug list or formulary?

Based on your benefit plan, you may have to pay more for a drug that is not on the drug list.

What is a generic drug?

A generic drug is the same as a brand-name drug in dose, strength, performance and use. Generics are also approved by the FDA. But generic drugs often cost less. Talk to your doctor or pharmacist about the choices you have and which drug may be right for you.

Can I get a brand-name drug when a generic equivalent is available?

Some plans may require you to pay more if your doctor prescribes a brand-name drug when a generic equivalent is available.

How much will I pay for my medication?

Your prescription drug benefit plan and whether the drug is on the drug list can determine the amount you may pay out of pocket.

For more facts about prescriptions, go to [bcbsil.com](https://www.bcbsil.com). To find out what you may pay for a drug, call the number on the back of your ID card.