

PRESCRIPTION DRUG BENEFIT

Anthem Pharmacy Management will continue to administer the prescription drug benefit in 2009. The three-tiered co-payment plan remains in effect for 2009, as follows:

\$7 for generic (usually the lowest cost alternative) drugs

\$25 for brand-name, formulary drugs

\$40 for brand-name, non-formulary drugs

A *formulary* is a list of preferred drugs available to the plan at discount costs. Your cost is lower when you purchase prescriptions that cost less for the plan. The formulary list is updated periodically and your pharmacist has access to it when filling your prescription. Generally, your pharmacist will tell you when there is a generic equivalent for a brand-name drug prescribed for you. If your prescription is not on the formulary list, Anthem will suggest preferred formulary alternatives for non-formulary medications. We encourage you to discuss preferred, lower-cost alternatives with your doctor to determine what is best for your health needs.

Anthem also has a preferred national network of pharmacies that participate in their prescription drug program. Remember: always show your Anthem health insurance ID card when you purchase a prescription to save you the time and trouble of filing a paper claim.

MAIL ORDER OPTION SAVES TIME AND MONEY

If you, or a covered family member use a maintenance drug (one taken on a daily basis), you can save time and money by using Anthem's Rx Direct Pharmacy mail order program. Mail order allows you to receive a 90-day (3 month) supply of your prescription for only two monthly co-payments instead of three. This postage-free service offers fast-turn around time and low cost to you and the plan. You may order refills via telephone, internet, or mail. For more information regarding the mail order option and order form, please contact Human Resources (x3837).

PLEASE NOTE: Many local pharmacies offer a comparable plan for 90-day supplies of maintenance drugs. For more information, please inquire directly with your pharmacist.