



Your **prescription benefits**

How to make the most of your
January 2025 pharmacy plan



Your pharmacy benefits

This benefits guide has tips on how to make the most of your coverage and save money too.



First things first. Have you registered at [anthem.com](https://www.anthem.com) yet?

While online, you'll be able to:

- Have prescription medications you take regularly delivered to your door with home delivery from CarelonRx Pharmacy.
- Find a pharmacy, price a medication, and refill or renew a prescription, plus track orders and shipping status in real time using online tools.
- Check your drug list (formulary) for a wide range of cost-effective medicines covered by your plan.
- Save more money when buying certain medications by using the Price a Medication tool in the SydneySM Health app. It helps you find the best price for medications in your plan's network.

With the Sydney Health app, you can manage your benefits from anywhere. Download it at the Apple Store® (iOS) or on Google Play (Android).

Your drug coverage

Here is what your plan covers:

- Brand-name and generic drugs on your drug list
- Certain preventive drugs at little or no cost to you
- Specialty drugs if you have ongoing health issues or a serious illness

Your drug list

Your plan uses the **National Direct Plus 4 Tier**. It includes hundreds of generic and brand-name prescription drugs in every therapeutic class that can help keep your costs down. Choosing a medicine on your drug list can help you pay less — especially when compared to paying out of pocket for medicines that aren't covered.

You can check your drug list at [anthem.com/ms/pharmacyinformation/home.html](https://www.anthem.com/ms/pharmacyinformation/home.html). For a more detailed list, log in at [anthem.com](https://www.anthem.com). If your drug isn't on the list, you will see other options. Drug lists can change, so you may want to check it when you have a new prescription. We will send you a letter if a drug you take is removed from the list, and in some cases, if a drug you take is moved to a higher tier.

Medicines are grouped in tiers. Your share of the cost depends on which tier your medicine is on. Medications on lower tiers usually cost less.

Certain preventive medicines are at little or no cost to you in compliance with the Affordable Care Act (ACA) when specific criteria are met. To find out more, go to [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

Your plan pays for certain drugs that help you stay healthy and manage certain conditions. You'll find the PreventiveRx Drug Lists at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation).

Your pharmacy options

You have choices for filling your prescriptions, including local pharmacies in your plan and convenient home delivery from CarelonRx Pharmacy.

Retail pharmacies

Your plan includes nearly 67,000 pharmacies nationwide. You'll save the most money when you use one of these pharmacies. It's easy to find one near you. Just log in at [anthem.com](https://www.anthem.com), find **Locate a Pharmacy** and type in your ZIP code.

Home delivery

You can also get up to a 90-day supply of any covered drug at certain participating retail pharmacies in your plan. You'll save time by refilling your prescriptions

less often.

Specialty Pharmacy

If you have a health condition that requires specialty medicine, such as those you take by injection or infusion, or that needs special handling, you will need to order through our specialty pharmacy. You may also choose other in-network specialty pharmacies.

Your cost

Your share of drug costs — including copays and coinsurance — depends on your plan and which pharmacy you use. You will find this information when you log in at [anthem.com](https://www.anthem.com). You can also ask your employer for a copy of your Summary of Benefits and Coverage.

A few things about your drug coverage

Here are a few more things to know about your drug coverage. (Don't worry, we'll keep it short.)

Some medications require certain steps before your plan covers them. Here are a few you need to know about:

- **Preapproval, also known as prior authorization (PA).** You may need to get our approval before a pharmacy can fill your prescription.
- **Step therapy (ST).** You may need to try one or more other drugs before we'll cover the one your doctor wants you to take.
- **Quantity limits (QL).** Your plan may limit how much of a medicine you can get each month to help protect your health.
- **Dose optimization (DO).** You may be able to switch from taking a drug twice a day to taking it once a day at a higher strength.

5 ways to save more on your prescription medications

1. Take medications on your plan's drug list.
2. Find out if there are generic or over-the-counter options.
3. Check your cost with our Price a Medication tool at [anthem.com](https://www.anthem.com).
4. Use pharmacies in your plan.
5. Order 90-day supplies of medications you take regularly.

Always check with your doctor before changing your medication.



CarelonRx, Inc. is an independent company providing pharmacy benefit management on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.