

Using Your *Prescription Drug Program*



Good News! Your prescription drug program allows you to purchase covered medications at a discounted price through any pharmacy that participates in the FutureScripts™ network. FutureScripts operates a national retail pharmacy network with more than 56,000 pharmacies nationwide, including independent pharmacies and all the major chains. When you use a participating FutureScripts pharmacy, you save money and there are no claim forms to fill out. Call **1-888-678-7012** to locate a FutureScripts pharmacy near you.

What happens when you go to a *participating* FutureScripts pharmacy?

- Show your PPO card to a participating FutureScripts pharmacist each time you get a prescription filled.*
- The pharmacist will use a computerized system to confirm eligibility and determine your cost for the prescription.
- Pay the participating pharmacy the discounted amount of the prescription which is typically less than the pharmacy retail cost.
 - *If you haven't met your deductible*, the participating pharmacy will submit the information about your purchase to Independence Blue Cross and it will be credited against your deductible. You should have no paperwork to fill out.
 - *If you have met your deductible*, your cost-sharing is based on an incentive formulary called the Select Drug Program® Formulary. The formulary is a defined list of drugs that have been selected for their medical effectiveness, positive results, and value. Your copayment is lower when you go to a participating pharmacy and receive a medication listed on the formulary.

When you pay the pharmacy the discounted amount, the pharmacy will submit the information about your purchase to Independence Blue Cross. You will be reimbursed the total amount you paid for the medication minus your applicable copayment.** Once again, you'll have no paperwork to fill out.

What happens when you go to a *non-participating* pharmacy?

- Pay the pharmacist for your prescription and obtain a receipt. You will pay the store's regular charge which is usually higher than using a participating FutureScripts pharmacy.
- Ask the pharmacist for the drug's National Drug Code (NDC) number. Complete a Prescription Reimbursement Claim Form and submit to the address on the form with the original receipt (remember to keep a copy for your records). Prescription Reimbursement Claim Forms are included in your Welcome Kit. Additional forms can be obtained by calling Member Services at the telephone number listed on your ID card.
- Prescription drugs are subject to your annual deductible. After your deductible is met, we will reimburse you for any amounts covered under your drug program benefit subject to applicable coinsurance.**

*Certain drugs may be subject to pre-approval and/or dosage limitations.

**Once your out-of-pocket maximum has been reached, you will be reimbursed 100% of the discounted cost of the prescription drug.

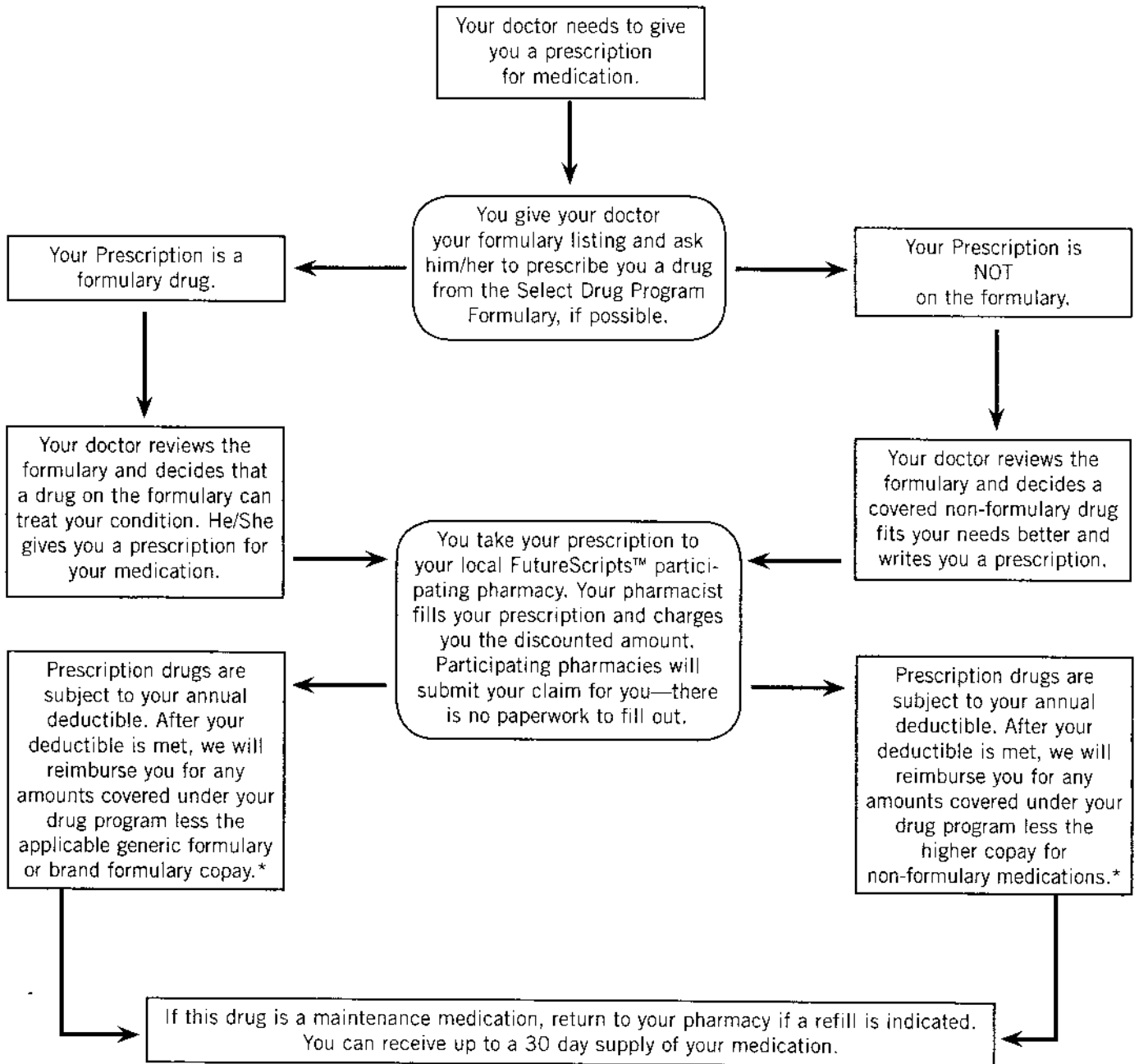
Questions? Call the FutureScripts Member Services number on your ID card.



www.ibx.com

Benefits underwritten or administered by CXC Insurance Company, a subsidiary of Independence Blue Cross -- independent licensees of Blue Cross and Blue Shield Association.

How to Use Your Select Drug Program*



* Once your out-of-pocket maximum has been reached, you will be reimbursed 100% of the discounted cost of the prescription drug.