

Outpatient Prescription Drug

80% after deductible



BENEFIT HIGHLIGHTS

<i>Covered under Other Covered Services</i>	<i>Benefit</i>
Retail / Mail Service Benefits are for outpatient prescription drugs.	80%
Contraceptives	80%
Self-Injectibles	80%
Diabetic Supplies	80%

These benefits are applicable to the medical plan deductible and out-of-pocket expense limitation.

Contracting versus non-contracting pharmacies

When a Blue Cross and Blue Shield of Illinois ID card with the BlueSCRIPT logo is presented to a contracting pharmacy, the member is responsible for 100% of the discounted amount (discounts are based upon BCBSIL negotiated reimbursement arrangements with contracting pharmacies). The contracting pharmacy will file the drug claim electronically with Blue Cross and the member will be reimbursed subject to the medical plan's deductible and out-of-pocket expense (OPX) limit.

At a non-contracting pharmacy, the charge is not discounted leading to higher drug costs, and higher overall health care costs. Non-contracting pharmacies do not file claims with Blue Cross. At non-contracting pharmacies, the member must pay for prescriptions in full and then file a claim for reimbursement.

Remember, using generic drugs whenever possible may help save money. Ask your health care provider if generics are right for you.

How can I find a contracting pharmacy?

Visit our Web site at www.bcbsil.com to find a contracting pharmacy.