

How to maximize your prescription benefit plan

Important things you should know - formulary

With prescription drugs becoming more and more expensive, understanding your prescription benefit options can help you maximize two very valuable resources, money and time. Below is a summary of four important things you should consider to get the most out of you prescription benefit.

- Using generic medications if possible
- Using formulary preferred drugs instead of non-formulary drugs
- Ordering maintenance medications through the Medco by Mail Pharmacy
- Utilize www.highmarkbs.com

Using generic medications if possible

Although generic drugs have been available for years, many people are not fully aware of all that they have to offer. Generic drugs can provide a less expensive way for people to obtain the medications they need. In addition, it's reassuring to know that generic drugs offer the same safety and effectiveness as their brand-name equivalents. In fact, the U.S. Food and Drug Administration (FDA) *requires* that generic drugs meet the same high standards for quality and purity as brand-name drugs.

Using formulary preferred drugs instead of non-formulary drugs

Many classes of drugs on the market today have different drugs, often referred to as “me too” drugs, that act the same in your body. Due to a lack of uniqueness of these drugs, within a prescription plan, some are labeled as preferred and some non-preferred. You are provided a financial incentive to use a preferred agent over a non-preferred. You can look up the drugs that you are currently taking at www.highmarkbs.com to see if there may be preferred alternatives that you can ask you doctor about.

Order maintenance medications through Medco by Mail Pharmacy

Medco by Mail Pharmacy is a pharmacy where you either mail or have your doctor fax in your long term medication prescriptions. Once your prescriptions have been received, a registered pharmacist enters your prescription and checks it for possible interactions with you other medications, including those you fill at your retail pharmacy using your prescription card. Once reviewed, the prescription is filled and mailed to your home in a plain, tamper-evident package. Many benefit plans allow you to save money when ordering prescriptions through the mail every 90 days. You also can save time by managing your prescriptions online at www.highmarkbs.com.

Maximize the benefits of home delivery pharmacy

- Be sure to ask your doctor to **write a prescription for up to a 90-day supply with refills up to one year**, as appropriate, **not a 30-day supply**.
- Your medication will be delivered to your *home within 7 to 11 days* after you mail your order. When ordering refills or sending in a new prescription, you should have **14 days supply of medication on hand** to prevent you from running out.
- If you have access to the internet, manage your prescriptions online at www.highmarkbs.com.
 - Log in as a member
 - Click on “Your Coverage” tab
 - Click on “review your drug benefits” then select the Prescription and Benefit Options needed.

At www.highmarkbs.com, registered members can...

- Check formulary status and availability of generic drugs
- Get drug information
- Retrieve up-to-date plan information and medication history for physician visits
- Pricing medications

Medco by Mail

- Set up a refill reminder
- Order refills
- Track recently ordered medications
- Print order forms