



YOUR GUIDE TO PRESCRIPTION DRUG BENEFITS

Blue Rx CompleteSM

Pharmacy benefits can be confusing, but we're here to help. We've created this guide to help you understand how your pharmacy benefits work, what drugs are covered, where you can fill prescriptions, and other helpful information.

We'll help you be drug smart. **BECAUSE KNOWING CHANGES EVERYTHING.**

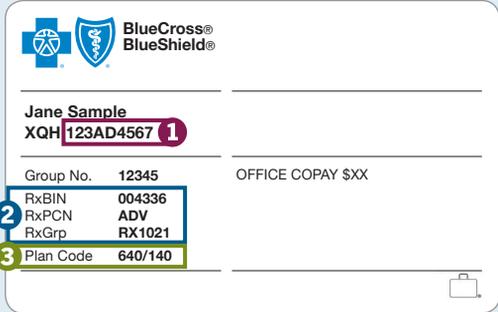


“I have a prescription. Now what?”

It’s easy to access your prescription drug benefits. Just present your Wellmark ID card at any network pharmacy when you have a prescription to fill.

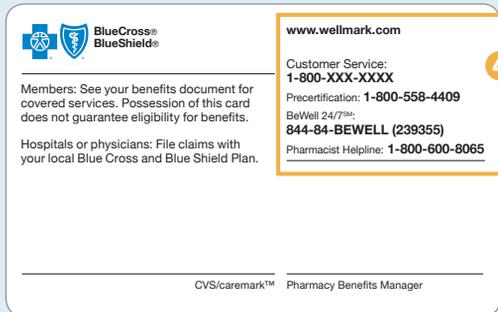
FRONT OF CARD

- 1 Your ID number.
- 2 This tells providers about your coverage.
- 3 These codes help connect your claim to your plan.



BACK OF CARD

- 4 If you have questions about a medication or your pharmacy benefits — log in to myWellmark® on myWellmark.com or call us. We’re here to help.



This card gives you access to your prescription drug benefits. Put it in your wallet so it’s there when you need it!

How pharmacy benefits work

You'll want to check your benefits document for specifics on how drugs are covered and what you'll pay for them. But generally, this is how your prescription drug plan helps you access safe and affordable medications:



STEP 1: You get a prescription from your provider to get medication for your condition.



STEP 2: Check the Wellmark Drug List on [Wellmark.com](https://www.wellmark.com) to make sure the drug is covered and if there are lower cost alternatives.



STEP 3: Visit a network pharmacy with your prescription and your member ID card.



STEP 4: At the pharmacy, you will need to pay your cost share for your prescription, unless this is waived. Also, your plan may have a pharmacy deductible.



STEP 5: You don't need to complete any paperwork, as claims are filed electronically.



Opt for network pharmacies

With Blue Rx Complete, you must fill prescriptions at network pharmacies. Depending on your network, you may have access to more than 60,000 participating pharmacies, including local pharmacies and most major chains. Find one near you at myWellmark.com.

“Will my drug be covered by my plan?”

YOUR PRESCRIPTION DRUG LIST:

Blue Rx CompleteSM

Your formulary is a list of the prescription drugs covered by your plan. The purpose of the drug list is to guide you and your doctor to the least costly and most effective medications for treating your health condition.

Your plan only pays for medications that are on the Blue Rx Complete drug list.

You will pay the full cost if you and your doctor choose a medication that is not included on your plan’s drug list.

LEARN WHICH DRUGS ARE COVERED

Go to Wellmark.com to view the Wellmark Drug List to find which drugs are covered.



Log in to myWellmark on myWellmark.com to see your drug benefits and copay or coinsurance/ deductible amounts.



“How does a drug make the list?”

Wellmark works closely with doctors and pharmacists to develop drug lists based on safety, cost, and how well the drugs work. Drugs are also evaluated on how they compare to similar drugs used to treat the same condition.

For example, your plan does not cover prescription drugs with over-the-counter (OTC) equivalents, such as prescription Tylenol. The OTC version is the same medicine at a fraction of the cost.

Can the drug list change?

Updates happen regularly as new drugs become available or drugs move from one tier to another. If you take a drug on a daily or ongoing basis, you may be notified when a change takes place. Also, you’ll want to double check your drug list if you get a new prescription or switch medications.

What if my drug is not on my plan’s prescription drug list?

Your plan may not cover all available drugs. If the medication your doctor prescribes is not on your plan’s drug list, you have three options:

1. Switch to another drug that is covered. The Wellmark Drug List at [Wellmark.com](https://www.wellmark.com) shows covered drugs that are used to treat similar conditions.
2. Ask Wellmark for an exception to cover the drug. Your doctor should submit the exception request with supporting evidence on why the drug is important to your therapy. You can find information on the exception process on [Wellmark.com](https://www.wellmark.com).
3. Pay the full cost of the drug.



“Where can I fill my prescription?”

We offer three options that make getting your prescription easy:

- 1. RETAIL.** This is a local neighborhood or chain store pharmacy. Your plan only covers prescriptions filled at network pharmacies. Search for a network pharmacy on myWellmark.com.
- 2. MAIL SERVICE.** Have your medications delivered right to your doorstep. Find details about mail order services on myWellmark.com. Click Coverage, select Pharmacy, Prescription Resources, and Start Mail-Order Service to register. You'll also find the forms you need to enroll in mail order by phone or fax.
- 3. SPECIALTY PHARMACY.** Some high cost or complex medications must be filled by select specialty pharmacies. You can work directly with these pharmacies to have specialty drugs delivered to your home.

They also help you take your specialty drugs exactly how your doctor prescribed. Go to myWellmark.com to learn about specialty pharmacy providers and how to use their services.



Find a list of specialty drugs and information to get your prescription from Wellmark's preferred specialty pharmacies on myWellmark.com.



“What will I pay out of pocket for my prescription?”

Log in to myWellmark.com to find your prescription drug costs, based on your benefits. You can also use myWellmark to find the lowest-cost medications.

- **FOUR BENEFIT LEVELS** — Prescription medications fall into one of four tiers on the Wellmark Drug List. Your Blue Rx Complete plan covers prescription drugs on Tier 1, Tier 2, Tier 3 and Tier 4.

TIER 1 — Most affordable drugs

Includes most generics and select branded drugs



Low copay or coinsurance

TIER 2 — Preferred drugs

Drugs are listed as preferred, because they have been proven to be effective and favorably priced compared to other drugs that treat the same condition. Includes selected brand name and branded generic drugs



Higher copay or coinsurance

TIER 3 — Non-preferred drugs

Non-preferred drugs have not been found to be any more cost effective than available generics or preferred brands



Higher copay or coinsurance

TIER 4 — Limited-value drugs

Limited-value drugs are combination products, lifestyle drugs or drugs with more cost-effective options available on lower tiers



Higher copay or coinsurance



How to stretch your dollar at the pharmacy and help reduce costs.

You may not realize your decisions impact everyone's insurance costs, not just your own. Be drug smart, and help keep costs down for everyone.

- **ASK FOR GENERICS.** Generic drugs provide the same treatment, but they typically cost much less. Your pharmacist is usually allowed to substitute a generic version of a branded prescription from your doctor.

Any time you receive a brand-name medication when a generic equivalent is available, you may be required to pay your cost share, plus the difference in cost between the two drugs.

- **KNOW WHEN TO GET APPROVAL IN ADVANCE.** Certain drugs require your doctor to get approval before they're covered, like prior authorization and quantity limits. This makes sure you receive the right medication in the right dose, and that you get the most cost-effective treatment. Search the Wellmark Drug List to see if a drug has coverage requirements.
- **UNDERSTAND COPAY LOGIC.** Copay logic means you always pay the lowest price at the pharmacy. With some low-cost drugs, the pharmacy's charge may be less than your usual copayment.

Or, Wellmark may only pay a certain amount for a drug — called maximum allowable fee (MAF). You always pay the lowest amount of these options.





“What tools and resources can I access?”

Being drug smart means you can never be too informed about your prescriptions. Go to myWellmark.com and register or log in to:

- Find information about the medications you take.
 - Look up covered drugs and how much they’ll cost under your plan benefits.
 - Price the medication you use — so you can find the biggest savings.
 - Search for network pharmacies.
 - Check for potential interactions between medications.
 - Track pharmacy claims.
 - Monitor prescriptions and expenses.
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In a few quick steps, you can register for myWellmark. Just grab your Wellmark ID card to get started.

- Go to myWellmark.com and click the Register button.
- Enter your Wellmark ID number and some basic information about you.
- Create a myWellmark User ID and password.
- Download the Wellmark mobile app for on-the-go access.

Required Federal Accessibility and Nondiscrimination Notice

Discrimination is against the law

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Wellmark does not exclude people or treat them differently because of their race, color, national origin, age, disability or sex.

Wellmark provides:

- Free aids and services to people with disabilities so they may communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call 800-524-9242. If you believe that Wellmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Wellmark Civil Rights Coordinator, 1331 Grand Avenue, Station 5W189, Des Moines, IA 50309-2901, 515-376-4500, TTY 888-781-4262, Fax 515-376-9073, Email CRC@Wellmark.com. You can file a grievance in person, by mail, fax or email. If you need help filing a grievance, the Wellmark Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone or fax at: U.S. Department of Health and Human Services, 200 Independence Avenue S.W., Room 509F, HHH Building, Washington DC 20201, 800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Xin hãy liên hệ 800-524-9242 hoặc (TTY: 888-781-4262).

NAPOMENA: Ako govorite hrvatski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte 800-524-9242 ili (tekstualni telefon za osobe oštećena sluha: 888-781-4262).

Have more questions? We'd love to help.

myWellmark.com

Your health care — at your fingertips. myWellmark is your one-stop source for personalized health care information. **Log in or register at [myWellmark.com](https://mywellmark.com).**

With my Wellmark you can learn about pharmacy programs, ways to lower your drug costs, and details about your specific health and pharmacy coverage.

You can also confirm you have the security, speed and convenience of digital documents in three easy steps by logging in and:



Selecting the **Profile** tab from the menu at the top.



Clicking **Notifications.**



Choosing your preferences and click **Agree & Save.**

BeWell 24/7SM

BeWell 24/7 is a service exclusively for Wellmark members. It's real help from real people. Get access to health advocacy, nurse support and care navigation 24/7.

Call **844-84-BEWELL (239355)**

Customer Service

Call the number on your Wellmark ID card for answers to your questions. Live telephone assistance is available weekdays between the hours of 7:30 a.m. – 6 p.m. CT.



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