



1 Cameron Hill Circle  
Chattanooga, Tennessee 37402  
bcbst.com



## Your BlueCross Prescription Coverage

We're glad to have you as a member.

Your prescription drug benefits give you a lot of choices about which drugs you take and how you get them, including saving money and getting the medications you need more convenient.

### Getting Set Up

The best way to manage your pharmacy benefits is through a [bcbst.com](https://www.bcbst.com) account. You can create one, if you haven't already, as soon as your plan starts and you get your Member ID card. Use it to:

- › Find pharmacies in your network and estimate your drug costs.
- › Get your drugs mailed to you.
- › Save by switching from 30-day to 90-day fills.
- › See a list of all the drugs your plan covers, also called a formulary.



Find your pharmacy  
benefits at  
[bcbst.com/rxplan](https://www.bcbst.com/rxplan).

Chat online or call  
if you need help.

# Important Things to Know

We want to make using your pharmacy benefits as easy as possible. And that means understanding some ins and outs of your benefits.



## Understanding Drug Tiers

We divide our covered drugs list in categories called tiers. A drug is placed in a tier based on things like generic, preferred brand and non-preferred brand status.

For example, preferred generics are cheaper than preferred brand medications on Tier 3. In general, the higher the tier a drug is on, the more expensive it is.



## What Are Prior Authorization and Step Therapy?

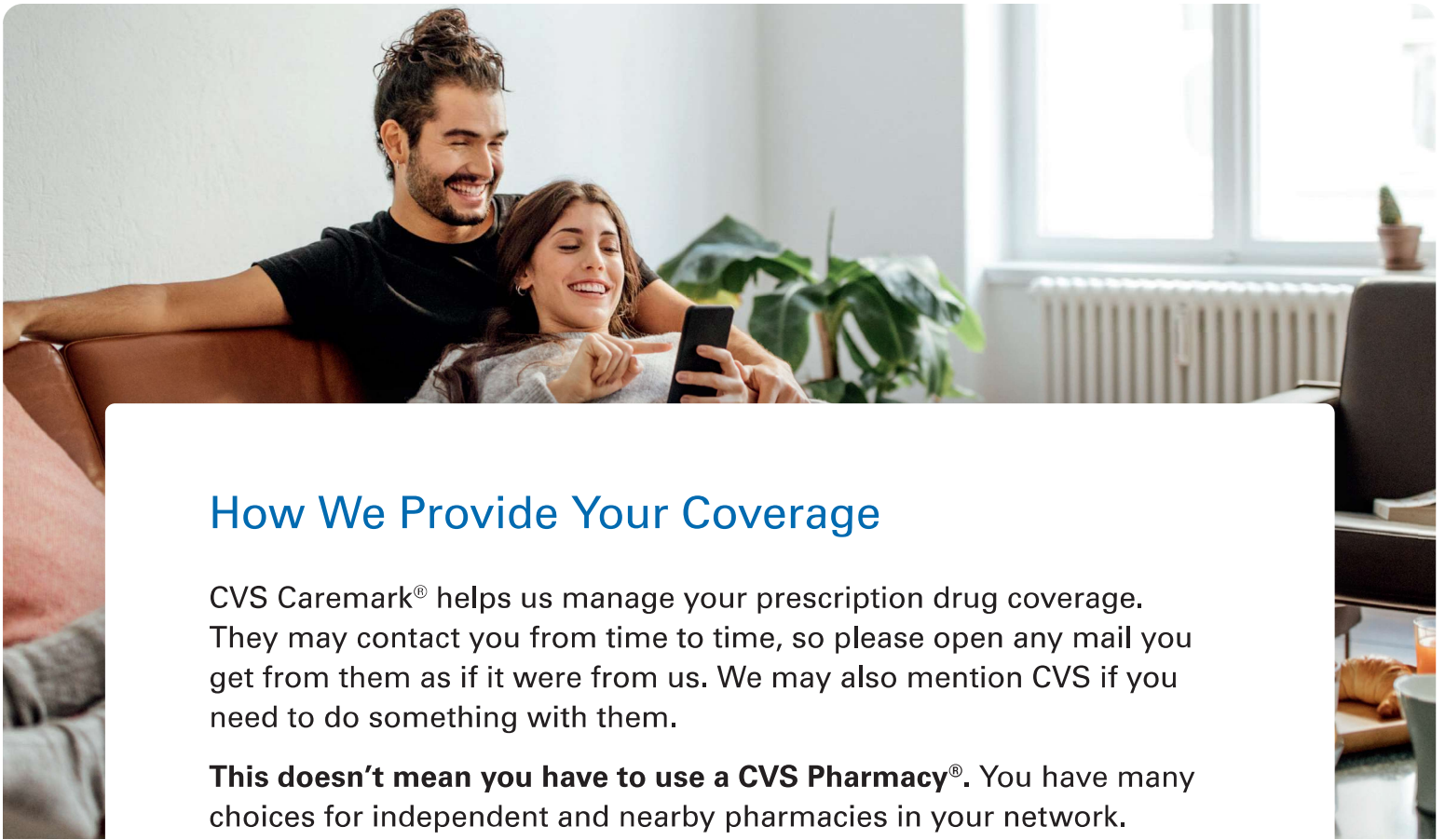
If you're told you need prior authorization, that simply means your provider needs to check with us about covering a drug before you get a prescription filled.

Step therapy means your provider will try other approved and effective medications for you first before having you try a non-preferred brand name drug.

Both of these actions help us make sure the drugs we cover are safe, effective and fairly priced.



**Savings Tip:** You could save money on your prescriptions by using a network pharmacy and getting generics when available. Your doctor can also prescribe you 90-day fills on some prescription drugs to save you time and money. **To learn more, visit [bcbst.com/rxplan](https://www.bcbst.com/rxplan).**



## How We Provide Your Coverage

CVS Caremark® helps us manage your prescription drug coverage. They may contact you from time to time, so please open any mail you get from them as if it were from us. We may also mention CVS if you need to do something with them.

**This doesn't mean you have to use a CVS Pharmacy®.** You have many choices for independent and nearby pharmacies in your network. This includes mail order, local pharmacies, national retail drugstores and many grocery store pharmacies.

## We're Here for You



If you have any questions or want help finding a pharmacy, you can log in to chat with us at [bcbst.com/member](https://bcbst.com/member) or call the Member Service number on the back of your Member ID card.



### Don't Forget Mail Order

Getting your prescriptions by mail could save you time and money. Switch your prescriptions to CVS Caremark Mail Service Pharmacy if you're currently getting them from another pharmacy. **Just go to [bcbst.com/rxplan](https://bcbst.com/rxplan).**



BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

**BlueCross:**

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross 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 ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination\_OfficeGM@bcbst.com (email).

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 or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

BlueCross BlueShield of Tennessee is a Qualified Health Plan Issuer in the Health Insurance Marketplace.

CVS Caremark® is an independent company that provides pharmacy benefit management on behalf of BlueCross BlueShield of Tennessee.

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Si usted es miembro, llame al número de Servicio de atención a miembros que figura al reverso de su tarjeta de identificación de Miembro o al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالامجان. إذا كنت عضواً، فاتصل برقم خدمة الأعضاء الموجود على ظهر بطاقة هوية العضو أو بالرقم 1-800-565-9140 (الهاتف النصي: 1-800-848-0298).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。

若您是會員，請撥打會員 ID 卡背面的會員服務部號碼或 1-800-565-9140 (聽障專線 (TTY) : 1-800-848-0298)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Nếu quý vị là hội viên, hãy gọi đến số Dịch vụ Hội viên ở mặt sau thẻ ID Hội viên của quý vị hoặc 1-800-565-9140 (TTY: 1-800-848-0298).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자의 경우, 가입자 ID 카드 뒷면의 가입자 서비스 전화번호 또는 1-800-565-9140(TTY: 1-800-848-0298) 번으로 전화하시기 바랍니다.

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes adhérent, appelez le numéro du Service adhérents indiqué au dos de votre carte d'assuré adhérent ou appelez le 1-800-565-9140 (TTY/ATS : 1-800-848-0298).

**புலொழை:** நீங்கள் தமிழ் மொழியை பேசும்பட்சம், மொழிபெயர்ப்பு சேவைகளை இலவசமாகப் பெறலாம். உறுப்பினராக இருப்பவர்கள், தயவுசெய்து உறுப்பினர் ID கார்டின் பின்புறம் குறிப்பிடப்பட்ட ID எண்ணை அழைக்கவும் அல்லது 1-800-565-9140 (TTY: 1-800-848-0298).

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። አካል ከሆኑ፣ በአካልገብተው መታወቅያዎ ጸርባ ላይ በሚገኘው የአካልገብተው አገልግሎት ቁጥር ወይም በ 1-800-565-9140 (መስማት ለተሳናቸው፣ TTY: 1-800-848-0298) ይደውሉ።

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Falls Sie ein Mitglied sind, rufen Sie die Nummer des Mitgliederdienstes auf der Rückseite Ihrer Mitglieds-ID-Karte oder 1-800-565-9140 (TTY: 1-800-848-0298) an.

**સુચના:** જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. જો તમે સભ્ય છો, તો તમારા સભ્ય આઈડી કાર્ડની પાછળના સભ્ય સર્વિસ નંબર ઉપર અથવા 1-800-565-9140 (TTY: 1-800-848-0298) પર કોલ કરો.

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。会員のお客様は、会員IDカードの裏面に記載の会員サービス番号あるいは1-800-565-9140 (TTY: 1-800-848-0298)まで、お電話にてご連絡ください。

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Kung ikaw ay isang miyembro, tawagan ang numero ng Serbisyo sa Miyembro sa nasa likod ng iyong Kard ng ID ng Miyembro o sa 1-800-565-9140 (TTY: 1-800-848-0298).

**ध्यान दें:** यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। अगर आप सदस्य हैं तो अपने सदस्य आईडी कार्ड के पीछे दिए गए नंबर या 1-800-565-9140 (TTY: 1-800-848-0298) पर सदस्य सेवा नंबर पर फोन करें।

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Если Вы являетесь участником, позвоните в отдел обслуживания участников по номеру, указанному на обратной стороне Вашей идентификационной карты участника, или по номеру 1-800-565-9140 (TTY: 1-800-848-0298).

**توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. در صورتیکه عضو هستید، با شماره خدمات اعضا در پشت کارت شناسایی عضو خود یا 1-800-565-9140 (TTY: 1-800-848-0298) تماس بگیرید.

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Si ou se yon manm, rele nimewo Sèvis Manm ki sou do kat ID Manm ou an oswa 1-800-565-9140 (TTY: 1-800-848-0298).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Członkowie mogą dzwonić pod numer działu Member Service podany na odwrocie karty identyfikacyjnej członka lub numer 1-800-565-9140 (TTY: 1-800-848-0298).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Caso seja membro, ligue para o telefone do serviço de Atendimento ao Membro informado no verso de seu cartão de identificação de membro ou para 1-800-565-9140 (TTY: 1-800-848-0298).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Se è un membro, chiami il numero del Servizio per i membri riportato sul retro della Sua scheda identificativa del membro oppure il numero 1-800-565-9140 (TTY: 1-800-848-0298).

**Díí baa akó nínizín:** Díí saad bee yáńítł'ígo Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jii'eh, éí ná hólq. Naaltsoos bee ná ha'dít'éégo, Naaltsoos Bá Hada'dít'éhígíí ninaaltsoos nitł'ízí bee nééhozinígíí bine'déé' Naaltsoos Bá Hada'dít'éhígíí Bee Áka'anída'áwo'í bibéesh bee hane'í biká'ígíí bee hodílnih doodago 1-800-565-9140 (Doo Adinits'agóogo q TTY: 1-800-848-0298) bee hodílnih.