



Your medical and prescription drug benefits are administered by Blue Cross and Blue Shield of Minnesota (Blue Cross). Prime Therapeutics (Prime) is trusted by Blue Cross to manage your pharmacy benefits.

To receive medical and pharmacy services, always show your current ID card to both your pharmacy and medical providers. Please read this letter to learn about some key features of your prescription drug benefit.

Prescription drug list — KeyRx Drug List

Many prescriptions will be covered under your Blue Cross plan, if they are included in the KeyRx drug list. If your drug is not listed in the KeyRx drug list, it is not covered. To see drug costs online and price out your medicines, use the pricing tool at **MyPrime.com**.

Pharmacy network — Select Pharmacy Network

Many nationwide pharmacies participate in the Select Pharmacy Network. When you log into the site, you can use the Find a Pharmacy Tool to find the location of your choice. Visit **bluecrossmn.com/agcs** and select "Find a Pharmacy" under Prescription Drugs. Choose the "Select" Network to view pharmacies.

MedsYourWay – Retail and Home Delivery

With MedsYourWay you'll automatically get the lowest price available on prescription drugs. MedsYourWay compares drug card discount prices and your health plan pharmacy benefit to automatically deliver the lowest price to you. No discount card is required, simply show your member ID card at your preferred in-network pharmacy. Any costs you pay for your covered prescriptions (copays, deductible, and/or coinsurance) applies to your out-of-pocket maximum. If you prefer a more convenient option, you can use the MedsYourWay program through Amazon Home Delivery. Covered medications filled through Amazon Pharmacy are shipped to your home free of charge. To get started using the program through Amazon Home Delivery, visit **amazon.com/bluecrossmnMYW**.

Specialty prescriptions

Specialty medicines for complex illnesses generally cost more and require extra support. If you use a manufacture coupon, only the amount you pay out-of-pocket for specialty drugs will be applied to your deductible/out-of-pocket maximum/limits. If you are enrolled in a non-HSA benefit plan, your copay may even be less if you are enrolled in the FlexAccess Program. The FlexAccess program is designed to help both you and the plan save money on certain specialty medications by obtaining copay assistance (coupons) from drug manufacturers when available. If you have any questions about this program and how to enroll, please call Blue Cross customer service at **1.855.545.2583**.

Utilization management programs

Your prescription drug plan includes prior authorization, step therapy and dispensing limits programs to help make sure medicines are used safely and cost effectively. Drugs that fall into one of these programs are listed on your KeyRx Drug List.

- **Prior authorization:** The prior authorization program is designed to encourage safe, cost-effective medicine use. Under this program, your doctor will need to get an approval from Blue Cross for certain drugs to be covered.
- **Step therapy:** The step therapy program is used to encourage safe and cost-effective medicine use. Under this program, a “step” approach is required to receive coverage for certain high-cost medicines. This means that a medicine will not be covered unless you try another lower-cost medicine first.
- **Dispensing limits:** Dispensing limits (also called quantity limits) may be applied on select medicines. These limits help promote drug safety, and help reduce waste and overuse. Limits may involve the amount of covered medicine per prescription or the amount of covered medicine in a given time period. If your doctor prescribes an amount that is more than the dispensing limit, they may request a dispensing limit authorization from Blue Cross for approval consideration.

Preventative Drug Coverage

Your benefit also includes a preventive drug list, which provides plan coverage before deductible for preventive drugs which are included on the KeyRx Preventive Drug List. You can find details about preventive drug coverage by accessing the KeyRx Preventive Drug List at bluecrossmn.com/agcs (under Prescription Drugs).

Online Resources

Review your specific pharmacy plan resources by registering and logging into your account. You can see your benefit information there, including drug pricing.

- 1 Register or log in to your account at bluecrossmn.com/agcs.
- 2 Under the “Prescriptions” tab, click on any of the links to be directed to the [MyPrime.com](https://myprime.com) website.
- 3 Because you’re logged in, the KeyRx Drug List and Select Pharmacy Network will be selected for you.
- 4 Click on the Forms tab to see your benefits information, including the KeyRx Drug List, Key Formulary Updates, KeyRx Utilization Management Updates, Specialty Drug List, and more.

Need help?

Please call Blue Cross customer service at **1.855.545.2583**, Monday–Friday, 7 a.m.–8 p.m. if you have any questions about your prescription drug benefits.

Remember: Treatment decisions are always between you and your doctor. Coverage is always subject to the exclusions and limitations noted in your plan materials. See your plan materials for details.

¹ Amazon Pharmacy does not dispense Schedule 2 controlled substance drugs.

² MedsYourWay prescription drug discount card, administered by Inside Rx LLC, is not insurance. You are responsible for the cost of prescription(s) when using the card. Limitations apply.

³ Average savings based on usage and Inside Rx data as compared to cash prices; average savings are up to 80% for all generics and 37% for select brand medicines. Restrictions apply.

⁴ If your medicine has an unfulfilled requirement, the cost may not count towards your (accumulator) out-of-pocket maximum. Typical requirements include prior authorization (PA) needed, quantity limit exceeded or step therapy needed.

Amazon Pharmacy is contracted to provide pharmacy home delivery services to Blue Cross and Blue Shield of Minnesota.

Blue Cross® and Blue Shield® of Minnesota is a non-profit independent licensee of the Blue Cross Blue Shield Association.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Express Scripts Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Minnesota.

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services for members.

7149-F1 MN 01/22 © 2022 Prime Therapeutics LLC 08014690