Guide to your Pharmacy Benefits

How do I fill my prescription?

1. Visit a participating pharmacy.
2. Provide your prescription and member ID card.
3. Your prescription is checked electronically to:
   - Confirm your benefit plan.
   - Ensure the correct prescription price.
   - Review your medication history.
   - Determine if your new prescription interacts with other drugs you are taking.
4. Pay your required copay or coinsurance and receive your medication.

How do I find a participating pharmacy?

There are thousands of participating pharmacies across the country.
Go to AlabamaBlue.com/PharmacyLocator and search by your city, state or ZIP code.
Then, use the Network/Plan filter to select the your pharmacy network. You may also call the number on the back of your member ID card to find a participating pharmacy near you.

If you use a pharmacy that is not in your network, you may have to pay the full cost of your prescription. Many plan designs do not cover prescription drugs purchased at a non-participating pharmacy. See your benefit booklet for specific information about your health plan.
What is a prescription drug list?
A prescription drug list is a list of therapeutically appropriate, safe and cost-effective drugs. The drugs on this list are carefully selected by a committee of pharmacists and physicians. Go to AlabamaBlue.com/DrugList to find the prescription drug list for your designated plan.

Over-the-counter drugs, diet drugs, experimental drugs and most cosmetic drugs are generally not covered. Always refer to your benefit booklet for specific benefit plan information.

What do I pay at the pharmacy?
The amount you pay for your drug is called your copay or coinsurance. A deductible may also apply. Your pharmacy plan pays the rest.

Your copay or coinsurance may vary based on your specific plan coverage. Many plan designs offer a lower copay for Tier 1 drugs. Your pharmacy benefits are listed in your benefit booklet under “Prescription Drug Benefits.” To look up how much you will pay at the pharmacy visit AlabamaBlue.com and login to myBlueCross. Select “Find Drug Pricing” located under Manage My Prescriptions.

What is a generic drug?
A generic drug is a copy of a brand-name drug. When a brand-name drug patent expires, generic versions can be made and sold. All generic drugs sold in the United States are proven safe and effective by the U.S. Food and Drug Administration (FDA). The FDA ensures a generic drug works the same as its brand-name counterpart in dosage, safety, quality, performance, strength and usage. By law, generic drugs cannot look exactly like the brand-name counterpart. This is why a generic version of a drug will have different colors, flavors or combinations of inactive ingredients than the original medication.

Most generic drugs deliver a better value than brand-name drugs because they work in the same way and cost less.

* If your plan has a 2-Tier or 3-Tier Drug List, please call customer service using the number on the back of your member ID card.

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

Blue Cross and Blue Shield of Alabama contracts with Prime Therapeutics LLC, an independent company, to provide pharmacy benefit management services.