



Understanding your coverage options

With your Outpatient Prescription Drug Benefit



Through Blue Shield of California, your prescription drug benefit can help you save on costs when you switch from using brand to generic medications that have been shown to be safe and cost effective.

How does it work?

When you fill a prescription through a participating pharmacy for a brand drug when a generic drug equivalent is available, you may pay more. You may pay the applicable tier copay of the brand drug, plus the difference in cost between the brand drug and the generic drug equivalent. This may apply even if your doctor writes "do not substitute" on your prescription.

What is a generic drug?

Generic drugs work in exactly the same way as brand drugs and are also approved by the U.S. Food and Drug Administration. A generic drug has the same active ingredient(s) and dosage form (e.g., tablet or capsule) as the brand drug. Generic drugs usually cost less than the brand equivalent. Therefore, using generic drugs instead of a brand drug may be an easy way to reduce your prescription costs.

Your pharmacist can often substitute a generic drug for its brand drug equivalent without requiring a new prescription from your doctor.

Get the most from your pharmacy benefit

To lower costs and use your benefits to the fullest, follow these tips:

- Use generic drugs when available.
- Ask your doctor to consult your plan's drug formulary when recommending drug options for you.
- Use online pharmacy resources to get information about your out-of-pocket cost for a prescription, view your claims history, and more.

Go to **blueshieldca.com/pharmacy** and log in to your account to access online resources and learn more about your prescription drug benefit.

What if I have questions?

Ask your doctor or pharmacist about your choices and which drug is right for you. Remember, treatment decisions are always between you and your doctor.

If you have any questions about your prescription drug benefit, see your plan materials or call the Customer Service number on your member ID card.