

Your pharmacy benefits

This benefits guide has tips on how to make the most of your coverage and save money, too.



Pharmacy benefits effective January 1, 2023

First, take a moment to register at [anthem.com](https://www.anthem.com)

Use your member ID to set up your [anthem.com](https://www.anthem.com) account. It is the fastest and easiest way to see your pharmacy benefits.

With the **Sydney Health** app, you can manage your benefits from anywhere. Download it at the Apple Store® (iOS) or on Google Play (Android).

Your drug list

Your plan uses the [National Direct Drug List](#). It includes hundreds of generic and brand-name prescription drugs in every drug category. This list will also indicate if your medications require any additional steps before your plan covers them.

For a more details, log in at [anthem.com](https://www.anthem.com). Click on 'Medication List' under 'Tools and Resources.' If your medication isn't on the list, you will see alternative options. Drug lists can change throughout the plan year, so you may want to check it when you have a new prescription.

Your plan pays 100% for certain drugs that help you stay healthy and manage certain conditions. Under the Affordable Care Act (ACA), pharmacy benefits must cover certain categories of preventive drugs and products at 100%. You can check the [ACA Preventive Drug List](#) to see if the drug you take is listed. Your plan pays 100% for additional drugs on the [Enhanced PreventiveRx Drug List](#).

Your plan uses the **Preferred Generics** program. This means you will pay less if you use a generic option instead of a brand-name drug. If you're not sure a generic is available, check with your doctor.

Your cost

Your share of medication cost—including copays and coinsurance—depends on your plan and the pharmacy you use. You will find this information when you log in at [anthem.com](https://www.anthem.com). If you have a health savings account (HSA), you can use it to pay for prescriptions.

Your pharmacy options

You have choices for filling your prescriptions, including local pharmacies in your plan and convenient home delivery.



Retail pharmacies

Your plan allows in network access to nearly 67,000 pharmacies. That's almost every pharmacy in the nation, which makes it easier to find one near you. To search for a pharmacy, log in to [anthem.com](https://www.anthem.com).



Home delivery

If there are medications you take regularly, you can save time and money with home delivery service. CarelonRx Mail will deliver up to a 90-day supply with free standard shipping. Sign up at [anthem.com](https://www.anthem.com).

Rx Maintenance 90

Your plan requires medications on the [Rx Maintenance 90 Drug List](#) to be filled in a 90-day supply. These are generally medications that are taken regularly for ongoing conditions like asthma, diabetes or high cholesterol. These medications must be filled at a participating Rx Maintenance 90 retail pharmacy or through home delivery after 2 courtesy fills.

Only medications on this list can be filled as a 90-day supply at a participating pharmacy; all other medications must be filled in a 30-day supply when you use a retail pharmacy or in a 90-day supply through home delivery.

In addition to home delivery, there are more than 25,000 Rx Maintenance 90 pharmacies you can use, including CVS, Kroger, Walmart and many independent pharmacies. Log in to [anthem.com](https://www.anthem.com), select 'Find a Pharmacy' and look for pharmacies identified as Rx Maintenance 90.

Specialty pharmacy

If you have a health condition that requires specialty medicine, such as those you take by injection or infusion, or that need special handling, you will need to order through CarelonRx Specialty Pharmacy.

The [Exclusive Specialty Drug List](#) is a list of covered specialty drugs that are required to be filled by a network specialty pharmacy.

What to know about your drug coverage

Some medications require certain steps before your plan covers them. Here are examples:

- **Preapproval, also known as prior authorization (PA).** This means we need to approve a drug before the pharmacy fills it.
- **Step therapy (ST).** You may need to try other medicine before we can cover the one your doctor prescribed.
- **Quantity limits (QL).** To help protect your health, your plan may limit how much medication you can receive each month.
- **Dose optimization (DO).** If a higher strength is available, you may be able to switch from taking multiple doses to a single dose each day.

How to save on medication costs

- Take medicines on your plan's **drug list**.
- Choose medications on **Tier 1**.
- Find out if there are **generic or over-the-counter options**.
- Check your cost with our **Price a Medication** tool at [anthem.com](#).*
- Use pharmacies **in your plan**.
- Arrange **90-day supplies** of medications you take regularly.

Please check with your doctor before changing your medication.

*Costs are estimates only and may not reflect final quantities, cost or coverage.



If you have questions about a medication you take or your pharmacy benefits, we're here to help 24/7

Please call us at the Pharmacy Member Services number on your ID card or visit [anthem.com/faqs/ohio/pharmacy](#).

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