Faculty-VCCCD
Custom Prescription Drug Benefits
Mandatory Generic Substitution
Effective 07/01/2012 through 06/30/2013

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits. This proposed benefit summary is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care.

PLEASE NOTE: This is only a summary of your benefits. Please refer to your Combined Evidence of Coverage and Disclosure Form (“EOC”)/Certificate of Insurance (“Certificate”) which explains your plan’s Exclusions and Limitations as well as the full range of your covered services in detail.

At Anthem Blue Cross, we know that prescription drugs are the fastest-rising item of your total health care benefits cost. The reasons for the spiraling costs of prescription drugs are varied and include: a general increase of prescription medication use, an aging population, research and development of new medications and the expense of direct to consumer advertising. With prescription drug costs increasing at twice the rate of medical care, we developed ways to contain costs so your copays remain affordable, while maintaining your access to safe, effective prescription drugs. Our Prescription Drug Program provides you with choice, flexibility, affordability and access to an extensive network of retail pharmacies.

Getting a Prescription Filled at a Participating Pharmacy
To get a prescription filled, you need only take your prescription to a participating pharmacy and present your member ID card. The amount you pay for a covered prescription – your copay – will be determined by the drug’s type (whether the drug is a brand-name or generic medication and whether it is a formulary or non-formulary medication).

A generic drug contains the same effective ingredients, meets the same standards of purity as its brand-name counterpart and typically costs less. In many situations, you have a choice of filling your prescription with a generic medication or a brand-name medication.

The following chart summarizes the relation between drug type and your copay amount at a participating pharmacy:

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Copay Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10.00</td>
</tr>
<tr>
<td>Brand name</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

Finding a Participating Pharmacy
Because our huge pharmacy network includes major drugstore chains plus a wide variety of independent pharmacies, it is easy for you to find a participating pharmacy. You can also find a participating pharmacy by calling Pharmacy Customer Service at 800-700-2541 or by going to our Web site at anthem.com/ca.

An Extensive Network
Besides saving you money, our extensive network of pharmacies offers you easy accessibility.

- In California there are over 5,100 retail pharmacies. This accounts for nearly 95% of retail pharmacies in the state, including all major chains.
- Nationwide there are more than 61,000 chain and independent pharmacies.

Using a Participating Pharmacy
You can substantially control the cost of your prescription drugs by using our extensive network of participating pharmacies. Participating pharmacies have agreed to charge you not more than the prescription drug maximum allowed amount.

Using a Non-Participating Pharmacy
If you choose to fill your prescription at a non-participating pharmacy, your costs will increase. You will likely need to pay for the entire amount of the prescription and then submit a prescription drug claim form for reimbursement. If you do not have the original pharmacy receipt(s) showing the date filled, name and address of the pharmacy, doctor’s name, NDC number, name of drug and strength, quantity and days supply, prescription number, and the amount paid, the pharmacist must sign and complete the appropriate section of the claim form to ensure proper processing of the claim for reimbursement.

Members that submit claims from non-participating pharmacies are reimbursed based on a prescription drug maximum allowed amount. The prescription drug maximum allowed amount may be considerably less than you paid for your medication. You are responsible for paying any difference in cost between the prescription drug maximum allowed amount and what you paid for your medication.
The following chart illustrates potential increased out-of-pocket expenses for going to a non-participating pharmacy:

<table>
<thead>
<tr>
<th></th>
<th>Out-of-pocket costs using a participating pharmacy</th>
<th>Out-of-pocket costs using a non-participating pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmacy's normal charge for brand-name formulary drug</td>
<td>$50.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>You are responsible for:</td>
<td>$30.00 copay</td>
<td>$30.00 copay plus 50% of the prescription drug maximum allowed amount plus any amounts exceeding the prescription drug maximum allowed amount</td>
</tr>
<tr>
<td>Total out-of-pocket expenses</td>
<td>$30.00</td>
<td>Expense varies based on the cost of the medication</td>
</tr>
</tbody>
</table>

You may obtain a prescription drug claim form by calling Pharmacy Customer Service at the toll-free number printed on your member ID card or by going to our Web site at anthem.com/ca.

**Submitting a Claim Form**
Check to see that all sections of the claim form are completed and mail to:

Anthem Blue Cross Prescription Drug Program  
Attn: Anthem Blue Cross  
P.O. Box 145433  
Cincinnati, OH 45250-5433

**Mail Service Prescription Drug Program**
If you take a prescription drug on a regular basis, you may want to take advantage of our mail service program. Ordering your medications by mail is convenient, saves time and depending on your plan design, may even save you money. Besides enjoying the convenience of home delivery, you will also receive a greater supply of medications. To fill a prescription through the mail, simply complete the Mail Service Prescription form. You may obtain the form by calling Customer Service, at the toll-free number listed on your ID card or by going to our Web site at anthem.com/ca.

Once you complete the form, simply mail it with your copay and prescription in the envelope attached to the Mail Service brochure.

Please note that not all medications are available through the Mail Service Program. Specialty pharmacy drugs are not available through the mail service program, see Specialty Pharmacy Program below.

**Out-Of-State Prescription Benefits**
Our national network of participating pharmacies is available to members when outside California. To find a participating pharmacy, a member can check our Web site or call the toll-free number printed on the ID card. When using a non-participating pharmacy outside of California, the member will follow the same procedures for using a non-participating pharmacy in California as outlined above.

**Additional Features That are Part of your Plan**

**Supply limits** are the proper FDA recommendations for prescription medication dosage coupled with our determination of specific quantity supply limits to prescription medications. Although our standard pharmacy plans offer a 30-day supply for medications at a retail pharmacy, the supply limit can vary based on the medication, dosage and usage prescribed by your physician. For example, the supply limit for antibiotics used to treat an infection (e.g., 14 pills to be taken twice a day for one week) is different than blood pressure medication taken on a routine basis (e.g., 120 pills to be taken twice a day for 60 days). By adhering to specified supply limits, members are assured of receiving the appropriate amount of medication.

**Specialty Pharmacy Program**
Specialty medications are usually dispensed as an injectable drug, but may be available in other forms, such as a pill or inhalant. They are used to treat complex conditions. Prescriptions for a specialty pharmacy drug are covered only when ordered through the specialty pharmacy program unless you are given an exception from the specialty drug program (see your EOC/Certificate for details). The specialty pharmacy program will deliver your medication to you by mail or common carrier (you cannot pick up your medication).

You may have to pay the full cost of a specialty pharmacy drug if it is not obtained from the specialty pharmacy program. Specialty drugs are limited to a 30-day supply for each fill.

**Programs for Member’s Special Health Needs**
We recognize that some of our members have unique health care needs requiring special attention. That’s why we developed programs exclusively for them. Our additional medical management programs work in synergy with our pharmacy drug program to help members better manage their health care on an ongoing basis.

**Diabetic members** can receive free glucometers so that they can effectively and conveniently monitor their glucose levels.

**Seniors** can better monitor their chronic diseases and multiple medications through our seniors-at-risk program. This program reduces the possibility of toxic drug interactions, and curtails distribution of medications that may adversely affect the senior’s chronic condition.

**Asthmatic members** and their families can take advantage of our program to better control the frequency and severity of the disease.

**Members who take multiple prescription medications** can take advantage of our pharmacy utilization management programs that encourage the safe, effective distribution of prescription medications. We have a program that protects the welfare of members with multiple prescription medications by carefully monitoring their prescription therapy to help reduce the danger of toxic drug interaction.

For additional information regarding your prescription drug benefits, please call Pharmacy Customer Service at the toll-free number printed on your member ID card.
Covered Services (outpatient prescriptions only) | Per Member Copay for Each Prescription or Refill
---|---
Calendar Year Deductible: | $50 Per Member
Retail Participating Pharmacies | 
- Generic drugs | $10
- Brand name drugs\(^1\) | $30
- Compound drugs\(^2\) | $30

Mail Service - Your maximum copayment is $500 individual/$1,000 family per calendar year (excluding deductible) | 
- Generic drugs | $20
- Brand name drugs\(^1\) | $60

Specialty Pharmacy Drugs (may only be obtained through the specialty pharmacy program) | 
- Generic drugs | $10
- Brand name drugs | $30

Non-participating Pharmacies (compound drugs & specialty pharmacy drugs not covered at retail participating pharmacies) | Member pays the above retail participating pharmacies copay plus:
- 50% of the remaining prescription drug maximum allowed amount & costs in excess of the prescription drug maximum allowed amount

Supply Limits\(^3\) | 
- Retail Pharmacy (participating and non-participating) | 30-day supply; 60-day supply for federally classified Schedule II attention disorder drugs that require a triplicate prescription form, but require a double copay; 6 tablets or units/30-day period for impotence and/or sexual dysfunction drugs (available only at retail pharmacies)
- Mail Service | 90-day supply
- Specialty Pharmacy | 90-day supply

\(^1\) Mandatory Generic Substitution: If a member requests a brand name drug when a generic substitution exists, the member pays the brand name copay, plus the difference between the cost of the generic drug and the cost of the brand name drug; however not more than the plan’s cost for the drug. Mandatory generic substitution does not apply when the member’s physician has specified “dispense as written” (DAW).

\(^2\) Compound medications must be dispensed by a participating pharmacy

\(^3\) Supply limits for certain drugs may be different. Please refer to the Evidence of Coverage and Disclosure form (EOC) for complete information.

The Prescription Drug Benefit covers the following:
- Outpatient prescription drugs and medications which the law restricts to sale by prescription. Formulas prescribed by a physician for the treatment of phenylketonuria. These formulas are subject to the copay for brand name drugs.
- Insulin
- Syringes when dispensed for use with insulin and other self-injectable drugs or medications
- Prescription oral contraceptives; contraceptive diaphragms. Contraceptive diaphragms are limited to one per year and are subject to the brand name copay.
- Injectable drugs which are self-administered by the subcutaneous route (under the skin) by the patient or family member. Drugs that have Food and Drug Administration (FDA) labeling for self-administration
- All compound prescription drugs that contain at least one covered prescription ingredient
- Diabetic supplies (i.e., test strips and lancets)
- Prescription drugs for treatment of impotence and/or sexual dysfunction are limited to organic (non-psychological) causes.
- Inhaler spacers and peak flow meters for the treatment of pediatric asthma. These items are subject to the copay for brand name drugs.
- Certain over-the-counter drugs approved by the Pharmacy and Therapeutics Committee to be included in the prescription drug formulary.

Prescription drug copays are separate from the medical copays of the medical plan and are not applied toward the Annual Out-of-Pocket Maximums under the Medical Plan.
Prescription Drug Exclusions & Limitations

Immunizing agents, biological sera, blood, blood products or blood plasma
Hypodermic syringes &/or needles, except when dispensed for use with insulin & other self-injectable drugs or medications
Drugs & medications used to induce spontaneous & non-spontaneous abortions
Drugs & medications dispensed or administered in an outpatient setting, including outpatient hospital facilities and physicians' offices
Professional charges in connection with administering, injecting or dispensing drugs
Drugs & medications that may be obtained without a physician's written prescription, except insulin or niacin for cholesterol lowering and certain over-the-counter drugs approved by the Pharmacy and Therapeutics Committee to be included in the prescription drug formulary.
Drugs & medications dispensed by or while confined in a hospital, skilled nursing facility, rest home, sanatorium, convalescent hospital or similar facility
Durable medical equipment, devices, appliances & supplies, even if prescribed by a physician, except contraceptive diaphragms, as specified as covered in the EOC/Certificate
Services or supplies for which the member is not charged
Oxygen
Cosmetics & health or beauty aids.
Drugs labeled "Caution, Limited by Federal Law to Investigational Use," or Non-FDA approved investigational drugs. Any drugs or medications prescribed for experimental indications
Any expense for a drug or medication incurred in excess of the prescription drug maximum allowed amount
Drugs which have not been approved for general use by the State of California Department of Health Services or the Food and Drug Administration. This does not apply to drugs that are medically necessary for a covered condition.
Drugs to eliminate or reduce dependency on, or addiction to, tobacco and tobacco products. This does not apply to medically necessary drugs that the member can only get with a prescription under state and federal law.

Drugs used primarily for cosmetic purposes (e.g., Retin-A for wrinkles). However, this will not apply to the use of this type of drug for medically necessary treatment of a medical condition other than one that is cosmetic.
Drugs used primarily to treat infertility (including, but not limited to, Clomid, Pergonal and Metrodin), unless medically necessary for another covered condition.
Anorexiants and drugs used for weight loss, except when used to treat morbid obesity (e.g., diet pills & appetite suppressants)
Drugs obtained outside the U.S., unless they are furnished in connection with urgent care or an emergency.
Allergy desensitization products or allergy serum
Infusion drugs, except drugs that are self-administered subcutaneously
Herbal supplements, nutritional and dietary supplements, except for formulas for the treatment of phenylketonuria.
Prescription drugs with a non-prescription (over-the-counter) chemical and dose equivalent except insulin. This does not apply if an over-the-counter equivalent was tried and was in effective.
Compound medications unless:
a. There is at least one component in it that is a prescription drug; and
b. It is obtained from a participating pharmacy. Member will have to pay the full cost of the compound medications if member obtains drug at a non-participating pharmacy.
Specialty pharmacy drugs that must be obtained from the specialty pharmacy program, but, which are obtained from a retail pharmacy are not covered by this plan. Member will have to pay the full cost of the specialty pharmacy drugs obtained from a retail pharmacy that member should have obtained from the specialty pharmacy program.

Third Party Liability
Anthem Blue Cross is entitled to reimbursement of benefits paid if the member recovers damages from a legally liable third party.

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