

Prescription Drugs

What You Need to Know

Your medical options include pharmacy benefits through [Blue Rx](#) and Kaiser depending on the carrier you choose. There is coverage for generic and brand-name medications.

Tier 1 and 2	Tier 3	Tier 4	Tier 5
<p>Generally contains generic drugs. Generics contain the same active ingredients and are just as effective as their brand-name counterparts and are a cost effective alternative to brand name drugs. To keep costs low, choose generic drugs when possible</p>	<p>Generally includes brand-name drugs which are typically more expensive than generics. However, if your doctor chooses a brand-name drug, you'll save money if you choose a brand name from the Blue Rx (or Kaiser) preferred drug list (sometimes called a formulary). The preferred drug list brand name drugs have been chosen for their clinical value and cost effectiveness. Keep in mind that penalties may apply for choosing a brand-name drug that has an available generic equivalent.</p>	<p>Generally includes non-preferred brand name drugs that are not on the Blue Rx (or Kaiser) preferred drug list and are more expensive than Tier 1, 2 and 3 drugs.</p>	<p>Specialty drugs, such as gene therapies and biotechnological medications. Generally the highest-cost prescription medications.</p>

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- **For long-term medications, you'll save money by using mail order.** [Mail order service](#) is a convenient and affordable way to fill prescriptions for long-term medication needs (90+ day prescriptions).
- **There are special benefits for preventive drugs.** Drugs classified as preventive by the Affordable Care Act are covered at 100% — that means no copays and no deductible to meet. Other drugs that your carrier considers preventive may require the same copay or coinsurance that apply to other covered medications but you won't need to meet the deductible first.

What You Need to Do

- **Understand prescription drug benefits under your medical plan option.** You'll find the details on [Blue Rx](#) or [Kaiser Permanente](#) site.
- **Review the preferred drug list** to see how prescriptions you expect to need are classified and how they are covered. This will help you understand your prescription drug costs for the year ahead.
- **Select the medical coverage that works best for you.** Your prescription drug benefits are included in your medical coverage, so you don't need to enroll separately for prescription drug benefits.

Note: For employees who enroll in a Kaiser Permanente medical plan, your pharmacy benefit is provided through Kaiser Permanente. Visit the Kaiser Permanente website for details.

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