



MESSA Saver Rx

BENEFITS AT A GLANCE

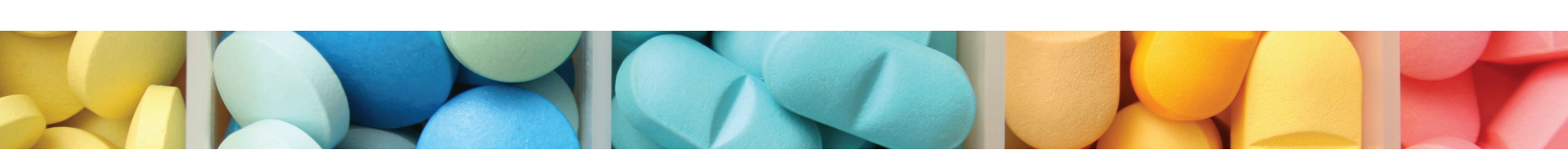
The **MESSA Saver Rx** drug program is designed to help MESSA members save money and stay healthy by providing discounted copayments on more than a hundred maintenance drugs prescribed for chronic conditions. **MESSA Saver Rx** will also reduce health care costs over the long term for our members and for their MESSA health plans by providing lower copayments for prescription drugs that are critical to managing chronic conditions and symptoms.

With **MESSA Saver Rx**, copayments range from \$0 to \$40 (and more than \$40 if a patient insists on purchasing a brand name when a generic is available and medically appropriate). **MESSA Saver Rx** provides many cost-effective strategies that help you save money by giving you the power to reduce your copayments and limit your out-of-pocket costs while supporting your good health. Talk with your doctor about generic options, including “therapeutic alternatives,” and ask for 90-day prescriptions for maintenance medications.

8 Ways to Save

- 1** FREE generic contraceptives for women as well as other free preventive medications mandated by federal law.
- 2** \$2 copayment for up to a 34-day supply of generic maintenance medications for specific chronic conditions and diseases, including more than a hundred generics used to treat asthma, diabetes, high blood pressure and high cholesterol.
- 3** \$10 copayment for up to a 34-day supply of all other generics.
- 4** \$10 copayment for up to a 34-day supply of Over-the-Counter (OTC) medications used to treat heartburn and seasonal allergies. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. You pay only a \$10 copayment and the pharmacy will bill your health plan. Covered OTC drugs are: Allegra®, Allegra D®, Prilosec®, Prevacid®, Zegerid®, Claritin®, Claritin D®, Zyrtec® and Zyrtec D®.
- 5** \$20 copayment (reduced from \$40) for up to a 34-day supply for specific brand name maintenance drugs used to treat diabetes and asthma. For diabetes, covered drugs are Insulin and Glucagon emergency kits. For asthma, covered drugs are fast-acting and long-lasting inhalers and Zyflo® and Zyflo CR®.
- 6** \$40 copayment for up to a 34-day supply of brand name drugs when no generic exists. You can reduce your brand name copayment by asking your doctor for a 90-day prescription and about generic “therapeutic alternatives.”
- 7** Whenever possible choose generics. There is a \$40 copayment plus the difference between the BCBSM-approved amount and the retail cost of the drug (which can be substantial) when the patient insists on a brand name drug when a generic is available and medically appropriate.
- 8** Save with a 90-day retail network pharmacy or Express Scripts by mail. Most Michigan pharmacies participate in the BCBSM/MESSA 90-day retail network. Fill a 90-day prescription and only pay two copayments—saving a full copayment every three months. Important note: See #7 above.

Similar to purchasing from a 90-day retail network pharmacy, Express Scripts provides a 90-day supply (with a 90-day prescription) for the price of two copayments. Full details on mail order purchasing are available in the Pharmacy/Prescriptions area at www.messa.org. Important note: See #7 above.



MESSA Saver Rx:

Important Notes and Additional Information

1. Prescriptions are free for women's generic contraceptives, select smoking cessation products (subject to certain requirements) and other preventive medications mandated by federal law.
2. There are more than a hundred generic prescription drugs that are eligible for the \$2 copayment provision in **MESSA Saver Rx**. The list can change daily as new generics come to market. Because of the large size of the list and its quick-changing nature, as a member convenience MESSA defines the list of drugs eligible for the \$2 copayment based on the medical condition and by large "therapeutic classes" of generics. The conditions and therapeutic classes are listed below:
 - a. Asthma
 - Sympathomimetic agents
 - b. Diabetes
 - Antidiabetic agents
 - c. High blood pressure, high cholesterol and coronary artery disease
 - ACE Inhibitors
 - Alpha Beta Blockers
 - Beta Blockers
 - Calcium Channel Blockers
 - Cardiac Drugs, NEC
 - Loop Diuretics
 - Potassium Sparing Diuretics
 - Thiazide Diuretics
3. Patients cannot combine a coupon or other manufacturer offer with Over-the-Counter drugs (Allegra, Allegra D, Prilosec, Prevacid, Zegerid, Claritin, Claritin D, Zyrtec and Zyrtec D) covered by the \$10 copayment. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. This list may be updated over time due to market changes.
4. MESSA Saver Rx includes an annual \$1,000 per person/\$2,000 per family copayment maximum. When a generic is available and the member insists on the brand name drug, the charges above the \$40 brand name copayment do not count toward the annual maximum.
5. Plan coverage is available at out-of-state pharmacies associated with Express Scripts. If a member is outside of Michigan and needs to fill a prescription, she should call ahead or ask the pharmacists to make sure the pharmacy participates with Express Scripts. MESSA members can also search for a participating pharmacy at www.messa.org or call the MESSA Member Service Center at 800.336.0013.
6. If a member's physician writes DAW for a brand name when a generic is available, the member could incur substantial costs above the copayment amount. The physician may request an exception for the patient to take the brand name by submitting documentation that the patient has tried the generic and it is not appropriate because of side effects or because it is ineffective.

The information in this program overview of the **MESSA Saver Rx** plan is intended to be general in nature and not definitive. If you have specific questions about plan coverage under **MESSA Saver Rx**, please call MESSA's award-winning Member Service Center at 800.336.0013.

