

# Fully Insured Fully Integrated

Our fully insured employer groups receive full-service medical and pharmacy benefits built right into their plan. Through our member-centric and clinically based approach to care – our team of experienced pharmacists and clinicians work together every step of the way to ensure the best possible care for members.

There are no hidden costs or additional administrative fees, and employers experience less administrative hassle by having a single point of contact for all their health care needs.

## Our unique approach to pharmacy benefits



### Strong pharmacy benefits management

We provide national-caliber pharmacy benefits with local resources and control. Employers have the power of the largest national pharmacy benefits manager coupled with the largest regional pharmacy benefits manager to oversee all aspects of formulary management - all with the benefit of local service and support behind our comprehensive approach to utilization management.



### Real time medical and pharmacy integration

With a focus on chronic conditions and specialty drug management, our clinically based approach helps minimize avoidable utilization of costly medical services. Through like discovery and prevention of drug interactions that can endanger lives, and increased medication adherence, we can help reduce hospital visits and lower inpatient admissions. That's where the value of pharmacy and medical integration really adds up.

# Experience a more comprehensive approach to pharmacy care.

We offer the following programs to our fully insured groups at **no additional cost**.

<b>ADVANCED OPIOID MANAGEMENT PROGRAM</b>	This program focuses on preventing abuse, addiction and overdose of opioids before they start through point-of-sale edits, physician alerts and member education.
<b>AUTOMATIC PRESCRIPTION DISCOUNT</b>	The automatic prescription discount program provides discounts on medications outside a member's pharmacy benefit through a seamless and automatic process at the point of sale. It lets members and their dependents pay the lowest price possible for the medications they may need.
<b>BIOSIMILAR OPTIMIZATION</b>	Biosimilars are an important way to help spur competition that can lower health care costs and increase access to important therapies. Excellus BlueCross BlueShield has been a national leader in biosimilars since their inception.
<b>DIABETES UTILIZATION MANAGEMENT</b>	Utilization management for diabetics includes the application of prior authorization and step therapy to diabetic medications, equipment, and testing supplies under their medical benefit.
<b>GENERIC ADVANTAGE PROGRAM</b>	Under this program, if a member fills a brand-name medication when there is a generic equivalent available, the member will pay the difference between the generic medication and the higher cost brand, plus the generic copay.
<b>HOME DELIVERY</b>	Members can get maintenance medications delivered right to their front door – increasing adherence and savings over the retail pharmacy.
<b>MANDATORY MAIL*</b>	Members' maintenance medications are delivered directly to their homes and no longer filled at a retail pharmacy. Home delivery is the most cost effective channel & increases member savings for up to a 90-day supply of maintenance medications.
<b>MEDSYNC®</b>	Allows patients to synchronize their medications and pick up their routine prescription refills at the pharmacy on a single, convenient day each month.
<b>PATIENT ASSURANCE PROGRAM<sup>SM</sup></b>	Program aimed at combating the escalating costs of diabetic and cardiovascular therapies. Members will pay no more than \$25 per 30 days for eligible drugs. Up to \$50 is provided by manufacturer assistance and in some instances a discount by the health plan. This happens immediately at the point of sale.
<b>PHARMACY CONCIERGE</b>	This program focuses on controlling costs by driving appropriate utilization of medications. It's a retrospective utilization management support program that identifies and provides voluntary insights to providers. Our core value proposition is minimal disruption.

\*Optional for fully insured groups at no additional cost.

<b>PRIOR AUTHORIZATION</b>	Our clinical pharmacists and physicians review medication requests to ensure appropriate drugs and doses are being prescribed. Certain medications require prior approval before the medication is covered.
<b>QUANTITY LIMITS</b>	Setting quantity limits ensures an appropriate amount of medication is being used for each indication by aligning the dispensed quantity of prescription medication with FDA-approved dosage guidelines.
<b>RATIONALMED®</b>	Addresses otherwise unidentifiable safety issues related to prescription drugs in real-time and sends safety alerts that address dangerous interactions, gaps in care, and potential misuse to dispensing pharmacists and prescribers for immediate notification and action.
<b>SAFEGUARDRX</b>	Program which provides savings from drug manufacturers for certain early discontinuance credits and other cost management programs focused on some of the costliest therapy classes.
<b>SEMPRE HEALTH</b>	Sempre Health is an SMS text-based program that addresses prescription affordability and increases adherence for eligible members. The program provides a member copay incentive for filling their medication on time, each month.
<b>SITE OF CARE</b>	This program provides outreach to members who are currently receiving certain infusion drugs at high-cost facilities and aids in transitioning members to home infusion or lower cost facilities. The goal is to promote member convenience and accessibility to care while lowering costs.
<b>SPECIALTY DRUG BENEFIT OPTIMIZATION</b>	The goal of the program is to drive affordability by reducing spend for specialty drugs that can be converted from the medical benefit to the pharmacy benefit at a lower net cost.
<b>SPLIT FILL</b>	Patients try expensive medications with potentially serious side effects to confirm effectiveness and tolerance before paying for a full 30-day supply.
<b>STEP THERAPY</b>	The step therapy program encourages the safe and cost-effective use of medications. Certain medications are not covered until one or more therapeutically equivalent medications have been tried first.



**If you have more questions about pharmacy benefits for fully insured plans, please contact your dedicated account manager.**



SaveOnSP is an independent company that offers specialty coinsurance assistance services for certain specialty prescription drugs to Excellus BlueCross BlueShield members. Excellus BlueCross BlueShield has contracted with Sempre Health, an independent company, to provide select discounted prescription copays to Excellus BCBS members. ©2025 Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association.

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