

# What you need to know about your Preventive Drug Coverage



## Your preventive drug coverage offers many benefits

If you are on a high deductible health plan (HDHP), your preventive drug benefit makes it easier to comply with doctors' instructions, avoid more expensive treatment, and keep more health care dollars in your pocket. Your preventive drug benefit can be used with a health savings account (HSA).

### What is a preventive drug?

A preventive drug is one prescribed for individuals who have risk factors associated with a disease or condition that has not yet started. Preventive drugs may also be used to prevent a disease or condition from recurring.

The list of preventive drugs included in our formulary is created and maintained by Excellus BlueCross BlueShield pharmacy benefit management. It is approved by the Pharmacy and Therapeutics committee and updated annually. To review a complete list of applicable preventive drugs, go to your Excellus BlueCross BlueShield member account. Navigate to **Prescriptions**, then to **Manage Medications**, then select **Preventive Drug List**.

### How does the preventive drug benefit work?

- If you take a medication on the preventive drug list, you pay at the copay level (such as \$5/\$35/\$70) instead of having to meet the plan deductible first.
- Applicable costs will apply to your out-of-pocket maximum (OOPM) but will not apply toward your deductible.
- This benefit applies to all three drug tiers and allows high deductible health plan (HDHP) members to obtain certain medications at the copay level on the first day of taking the medication.
- Step therapy, prior authorization, and quantity limits still apply to select medications on this list and may require medical necessity review.
- If New York State mandates that a medication be covered in full, and that same drug is on the preventive drug list, the mandate overrides the preventive drug benefit.
- **Preventive Diabetic Drugs**  
(covered under medical benefit. Benefits may vary slightly. Any questions contact Customer Care.):
  - » Apply medical coinsurance before the deductible.
  - » 0% coinsurance plans apply 20% until the deductible is met, then revert to 0% coinsurance.
  - » Benefit only applies to diabetic drugs included on the preventive drug list.
- **Preventive Drugs** (non-diabetic):
  - » Apply the 3-Tier drug option selected by your employer, such as \$5/\$35/\$70.
  - » Preventive drugs can fall into any of the three tiers.
- **All Other Non-Preventive Drugs**
  - » The same 3-Tier drug option, such as \$5/\$35/\$70, would apply to non-preventive drugs, but the deductible must be met first.
  - » If your plan covers prescription drugs in full, the deductible must be met before non-preventive drugs will be covered in full.



# Example of how your preventive drug coverage works annually

Example plan design:

**\$1,800 deductible, \$3,600 out-of-pocket maximum (OOPM), \$5/\$35/\$70 drug copay**

| JANUARY   | MARCH   | MAY   | SEPTEMBER   |
|---|---|---|---|
| Your doctor prescribes an antibiotic for a sinus infection.   | You develop high blood pressure. Your doctor prescribes medication to control and prevent it.                                       | You need a prescription for your rheumatoid medication.   | You have an irregular heartbeat and need medication to control it and reduce the risk of stroke.                                |
| <b>Actual Cost: \$70</b>  | <b>Actual Cost: \$18</b>  | <b>Actual Cost: \$2,760</b>   | <b>Actual Cost: \$295</b>   |
| Because this drug is not on the preventive drug list, you must meet your deductible first, before copay will apply. | Blood pressure medication is considered preventive and falls into Tier 1. Deductible does not apply, but copay does go toward OOPM. | This drug is not on the preventive drug list, but the cost of the medication is more than your remaining deductible, so you meet your deductible. | This is preventive medication and falls into Tier 2. Because your deductible has been met, your copay will go toward your OOPM. |
| <b>You Pay: \$70</b>  | <b>You Pay: \$5 (Tier 1)</b>  | <b>You Pay: \$1,730</b>   | <b>You Pay: \$35 (Tier 2)</b>   |
| <b>Plan Pays: \$0</b>   | <b>Plan Pays: \$13</b>  | <b>Plan Pays: \$1,030</b>   | <b>Plan Pays: \$260</b>   |
| <b>Deductible Balance: \$1,730</b>  | <b>Deductible Balance: \$1,730</b>  | <b>Deductible Balance: \$0</b>  | <b>Deductible Balance: \$0</b>  |
| <b>OOPM Remaining: \$3,530</b>  | <b>OOPM Remaining: \$3,525</b>  | <b>OOPM Remaining: \$1,795</b>  | <b>OOPM Remaining: \$1,760</b>  |



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