

Using your Prescription Drug Coverage

Your prescription drug coverage allows you to purchase covered medications at a discounted price through any pharmacy that participates in the FutureScripts® network. FutureScripts operates a national retail pharmacy network with more than 60,000 pharmacies nationwide, including independent pharmacies and all the major chains. When you use a participating FutureScripts pharmacy, you save money and there are no claim forms to fill out. Call 1-888-678-7012 to locate a FutureScripts pharmacy near you.

What happens when you go to a participating FutureScripts pharmacy?

- Show your PPO card to a participating FutureScripts pharmacist each time you get a prescription filled.*
- The pharmacist will use a computerized system to confirm eligibility and determine your cost for the prescription.
 - If you haven't met your deductible, pay the participating pharmacy the discounted amount of the prescription, which is typically less than the pharmacy retail cost. The participating pharmacy will submit the information about your purchase to Independence Blue Cross and it will be credited against your deductible. You should have no paperwork to fill out.
 - If you have met your deductible, your cost-sharing† is based on a three-tier copayment incentive formulary (e.g., \$5 generic formulary/\$20 brand formulary/\$45 non-formulary brand) called the Select Drug Program® Formulary. The formulary is a defined list of drugs that have been selected for their medical effectiveness, positive results, and value.

What happens when you go to a nonparticipating pharmacy?

- Pay the pharmacist for your prescription and obtain a receipt. You will pay the pharmacy's regular charge, which is usually higher than the charge when using a participating FutureScripts pharmacy.
- Ask the pharmacist for the drug's National Drug Code (NDC) number. Complete a *Prescription Reimbursement Claim Form* and submit to the address on the form with the original receipt (remember to keep a copy for your records). Prescription Reimbursement Claim Forms are included in your Welcome Kit. Additional forms can be obtained by calling Customer Service at 1-800-ASK-BLUE (1-800-275-2583).
- Prescription drugs are subject to your annual deductible. After your deductible is met, we will reimburse you for any amounts covered under your prescription drug benefit subject to applicable coinsurance.†

Maximize your savings with mail order

If you take a covered maintenance medication for a chronic condition (such as blood pressure medications), you can use the FutureScripts convenient mail order service. Once you have met your deductible, you can receive up to a 90-day supply of your medication for just two of the appropriate retail copayments instead of three.†

*Certain drugs may be subject to preapproval and/or dosage limitations.

†Once your out-of-pocket maximum has been reached, your prescription drug purchases will be covered 100 percent.

Questions? Call Customer Service at 1-800-ASK-BLUE.

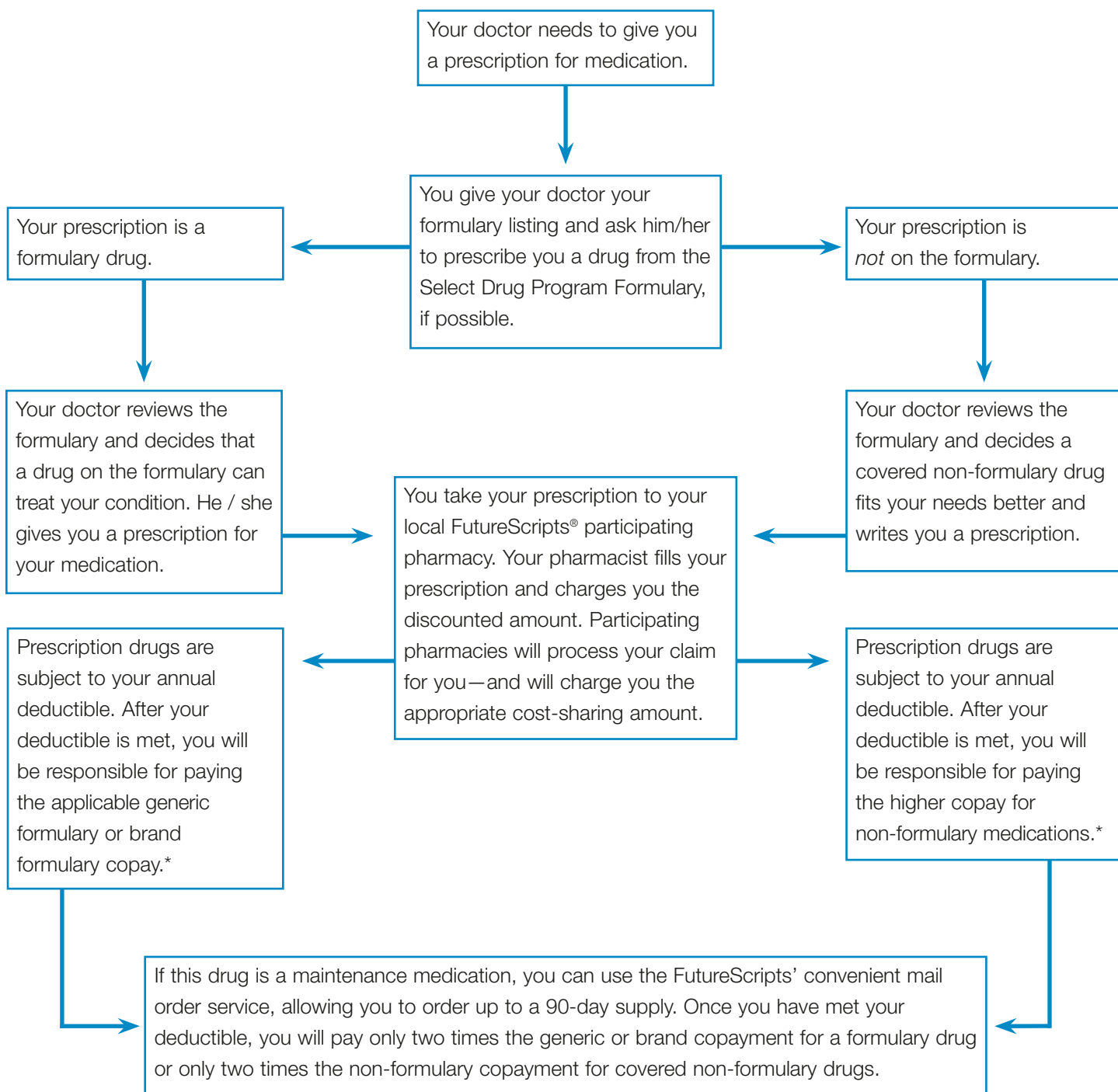


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Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross—Independent licensees of Blue Cross and Blue Shield Association.

FutureScripts is an independent company providing pharmacy benefit management services.

How to use your Select Drug Program[®]



*Once your out-of-pocket maximum has been reached, you will be reimbursed 100% of the discounted cost of the prescription drug.