



Welcome to your pharmacy plan

Here's a quick guide to your
January 2025 benefits



Your pharmacy benefits

This benefits guide has tips on how to make the most of your coverage and save money, too.

First, take a moment to register at [anthem.com](https://www.anthem.com)

Use your member ID to set up your [anthem.com](https://www.anthem.com) account. It is the fastest and easiest way to see your pharmacy benefits.

At [anthem.com](https://www.anthem.com) you can:

- Find a pharmacy.
- Check your drug list.
- Compare medication costs.
- Set up home delivery and refill prescriptions.
- Review your claims.
- Check your copay, deductible, and coinsurance amounts.

With the Sydney Health app, you can manage your benefits from anywhere. Download it at the Apple Store® (iOS) or on Google Play (Android).

Your medication coverage

Here is what your plan covers

- Brand-name and generic drugs on your drug list
- Certain preventive drugs at little or no cost to you
- Specialty drugs if you have ongoing health issues or a serious illness

Your drug list

Your plan uses the National Direct Plus Drug List. It includes hundreds of generic and brand-name prescription drugs in every drug category.

You can check if medications you take are in your drug list at [anthem.com](https://www.anthem.com). For a more detailed list, log in at [anthem.com](https://www.anthem.com). If your medication isn't on the list, you will see other options. Drug lists can change, so you may want to check it when you have a new prescription.

Drugs are grouped in tiers. Your share of the cost depends on which tier your drug is on. Typically, drugs on lower tiers cost less.

Your plan uses the Preferred Generics program. This means you will pay less if you use a generic option instead of a brand-name drug. If you're not sure a generic is available, check with your doctor.

Your pharmacy options

You have choices for filling your prescriptions, including local pharmacies in your plan and convenient home delivery.



Retail pharmacies

Your costs may be lower if you use one of the nearly 67,000 pharmacies in your plan's network. That's almost every pharmacy in the nation, which makes it easier to find one near you. To search for a pharmacy, log in to [anthem.com](https://www.anthem.com).

Remember to present your new ID card at the pharmacy.



Home delivery

If there are medications you take regularly, you can save time and money with our home delivery service. CarelonRx Mail will deliver up to 90-day supplies with free standard shipping. Sign up at [anthem.com](https://www.anthem.com).

For certain drugs, you can fill a 90-day supply at most participating retail pharmacies in your plan. This can save you time on refills.

Most refills transfer automatically to home delivery.



Specialty pharmacy

If you have a health condition that requires specialty medicine, such as those you take by injection or infusion, or that need special handling, you will need to order through CarelonRx Specialty Pharmacy. You may also choose other in-network specialty pharmacies.

To view a list of covered specialty drugs that require a network specialty pharmacy, please visit [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation) and select the Exclusive Specialty Drug List.

* CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.

Your cost

Your share of medication cost — including copays and coinsurance — depends on your plan and the pharmacy you use. You will find this information when you log in at [anthem.com](https://www.anthem.com). You can also ask your employer for a copy of your Summary of Benefits.

If you have a health savings account (HSA), you can use it to pay for prescriptions. You will pay the drug-tier price until you meet your deductible. After that, you'll just pay your plan's copay or coinsurance amount.

What to know about your drug coverage

Some medications require certain steps before your plan covers them. Here are examples:

- **Preapproval, also known as prior authorization.** This means we need to approve a drug before the pharmacy fills it. The expiration date on your preapproval won't change. It will transfer with your new prescription drug plan.
- **Step therapy (ST).** You may need to try other medicine before we can cover the one your doctor prescribed.
- **Quantity limits (QL).** To help protect your health, your plan may limit how much medication you can receive each month.
- **Dose optimization (DO).** If a higher strength is available, you may be able to switch from taking multiple doses to a single dose each day.



How to save on medication costs

- Take medicines on your plan's **drug list**.
- Choose medications on **Tier 1**.
- Find out if there are **generic or over-the-counter options**.
- Check your cost with our ***Price a Medication*** tool at [anthem.com](https://www.anthem.com).
- Use pharmacies **in your plan**.
- Arrange **90-day supplies** of medications you take regularly.

Please check with your doctor before changing your medication.



If you have questions about a medication you take or your pharmacy benefits, we're here to help

Please call us at the Pharmacy Member Services number on your ID card (833-549-1647) or visit [anthem.com](https://www.anthem.com).

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