

\$10/\$20 Prescription Drug Program

AT-A-GLANCE

What you need to know to make it work for you

1. Choosing generic drugs minimizes your out-of-pocket costs and helps stabilize rates for your group.

Generic drugs are the chemical equivalent to brand name drugs and undergo the same FDA approval process.

For an informative video clip with MESSA's medical director, visit www.messa.org. Choose Plans & Services/Plan Information/Prescription Drug/\$10/\$20 Prescription Drug Program/**Interview with Dr. Stephen TePastte** to begin the video.

Generic drug co-payment is \$10 for up to a 34-day supply.

If a generic is not available, you will be given a brand name drug with a \$20 co-payment for up to a 34-day supply.

If a generic is available but you choose a brand name drug, you will pay the \$20 co-payment **plus the difference between the BCBSM-approved amount and the retail cost of the drug.**

This cost difference may be substantial.

For example:

BRAND	Protonix [®]	\$145.80 for 30 days
GENERIC	Pantoprazole.....	\$ 92.10 for 30 days
	Cost difference	\$ 53.70
YOUR cost for choosing brand instead of generic is \$20 + \$53.70 = \$73.70!		
In no circumstance will you pay more than the cost of the drug itself.		

2. Dispense as Written (DAW) will also cost you substantially more.

If you have a current DAW prescription with remaining refills, or you're not sure,

STOP LOSS: For your protection this program includes a \$1,000 per member/\$2,000 per family annual co-payment maximum. Some restrictions apply. For full details refer to the \$10/\$20 Drug Rider Booklet available at www.messa.org.

The above is a brief summary of some of the plan highlights. For more information contact your local MESSA Field Representative at 800.292.4910.

please contact your physician immediately.

If your physician writes DAW for a brand name when a generic is available, you could incur substantial costs. The physician may request an exception for the patient to take the brand name by calling DRAMS. Consideration of an exception is based on documentation that the patient has tried the generic and it is not appropriate due to side effects or lack of efficacy.

3. Use Preferred Rx™ Network Pharmacies.

If you use a non-network pharmacy, prescriptions are reimbursed at 75% of the approved amount, minus your co-payment.

4. Save more by using a pharmacy in the 90-Day Retail Network. You can search for participating 90-Day Retail Network pharmacies in the \$10/\$20 Drug Program section at www.messa.org. Some restrictions may apply.

You may also use Medco By Mail for convenient home delivery of your maintenance prescriptions up to a 90-day supply. Learn more at www.messa.org.

Both 90-day prescription services save you money by allowing you to pay only two co-payments instead of three for each 90-day prescription.

Success Steps

1. Choose generic drugs when available
2. Do not request Dispense as Written (DAW)
3. Use Preferred Rx™ Network Pharmacies
4. Use a participating 90-Day Retail Network pharmacy OR Medco By Mail for maintenance prescriptions. You'll save a co-payment on each prescription every 90 days



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www.messa.org