

Make the Most of Your Pharmacy Benefits

Understanding your pharmacy benefits is crucial to making the most of your health plan and saving money. Review the information below for some important tips for accessing and utilizing your pharmacy benefits.

Using Your Formulary

A formulary is a list of FDA-approved prescription drugs. The drugs on the formulary are divided into major categories, depending on the medical condition they are used to treat. You can manage your prescription drug costs more effectively by using generic drugs and asking your doctor to prescribe preferred products if possible. By understanding how your formulary works, you can learn how to more effectively manage your prescription drug costs and get the therapy you need. Here are two ways you can access your formulary to save money:

1. Use the Online Formulary to Find Lower-Cost Medications

It's easy to learn which tier your prescription falls into and find other lower-cost drugs that you and your physician may want to consider. Log into highmarkbcbs.com (please note, it's important to log into the member website to ensure your benefit details are automatically applied), click the **Prescriptions** tab and then the **Search drug list (Formulary)** link. Once you open the formulary, you can search for a specific drug by name or select a category, such as antibiotics, to look through the various drugs in this category. You'll also see the tier for each drug, so you'll know how your cost for this drug compares with other drugs in this category.

2. Consult with Your Physician

Ask your doctor when medically appropriate to prescribe a generic or preferred product from the formulary list. Drugs categorized in the generic or preferred tiers typically cost a lot less than brand name or non-preferred counterparts. For information about your plan design for each medication tier, refer to your benefit booklet.

Excluded Drugs

Your pharmacy benefits do not cover certain higher cost drugs in an effort to help make sure you're using the lowest-cost and best-value drugs.

[Click here](#) for a full list of excluded drugs along with suggested alternatives.

Finding an in-network Advantage Network Retail Pharmacy

Our networks include a number of major pharmacy chains, leading mass merchants, supermarkets and many independent pharmacies. All pharmacies in our networks meet rigorous credentialing requirements. Through the Highmark member website at highmarkbcbs.com you can easily search for and locate pharmacies online:

- Register and log into highmarkbcbs.com
- Select the **Prescriptions** tab
- Scroll down to **Find a Pharmacy**
- Select **Search Pharmacies**
- Enter your zip code, city or state on the **Locate a Pharmacy** page
- Click **Locate a Pharmacy**

[Click here](#) for more information and a list of participating network pharmacies. For more information call your Highmark concierge at the number on the back of your ID card.

The Easy Way to Get Vaccines

Your health plan pharmacy benefit covers many preventive vaccines at most participating retail pharmacies — at no extra cost to you. And for some vaccines, you don't need an appointment to get them.* Just walk right in.

[Click here](#) to learn more. For a full list of vaccines, [click here](#).