

Part D Out of Network Coverage

What if I cannot fill my prescription at a network pharmacy?

Generally, we only cover drugs filled at an out-of-network pharmacy in limited, non-routine circumstances when a network pharmacy is not available. Currently, out of network claims are only covered for 14 days. Below are some circumstances when we would cover prescriptions filled at an out-of-network pharmacy. Before you fill your prescription in these situations, call our Member Service department to see if there is a network pharmacy in your area where you can fill your prescription. If you fill your prescription at an out-of-network pharmacy for the reasons listed below, you may pay the full cost (rather than just paying your copayment). You can ask us to reimburse you for our share of the cost by submitting a claim form. However, you should keep in mind that the out-of-network pharmacy's price is usually higher than what a network pharmacy would have charged. We will reimburse you at the in-network rate and not billed charges.

Getting coverage when you travel or are outside of your BlueCare Plus Tennessee Service Area:

In the United States, BlueCross BlueShield has approximately 68,400 pharmacies in the network. All major chains (Wal-Mart, Walgreens, Kroger, CVS, etc.) and most independent pharmacies are in our network. Please remember that if you take a prescription drug on a regular basis and you are going on a trip, you should check your supply of the drug before you leave. If needed, we may issue up to a 90-day vacation supply as long as the drug is a maintenance medication. Additionally, you will be able to order your prescription drugs ahead of time through mail order pharmacy services. Regardless of where you are traveling, you may always call our Member Service department to locate a network pharmacy in the area you are traveling.

Other times you can get your prescription covered if you go to an out-of-network Pharmacy:

We will cover your prescriptions at an out-of-network pharmacy if at least one of the following applies:

- ✓ If you are unable to get a covered drug in a timely manner within our service area because there are no network pharmacies within a reasonable driving distance that provides 24-hour service.

- ✓ If you are trying to fill a prescription drug that is not regularly stocked at accessible network retail or mail-order pharmacies (including high cost and unique drugs).
- ✓ If you are getting a Medicare Part D vaccine that is medically necessary.
- ✓ Covered Part D drugs are dispensed by an out-of-network institution based pharmacy while you are in an emergency department, provider-based clinic, outpatient surgery, or other outpatient setting;
- ✓ In case of any other emergency when a covered Part D drug is required and a network pharmacy is not available.
- ✓ Traveling outside your Plan service area and you become ill and need a covered Part D drug, and you cannot access a network pharmacy.

FOR MORE INFORMATION

For information on how to request reimbursement in the event that you pay the full cost of your prescription (rather than paying just your copayment), or for more detailed information about our plan's prescription drug coverage, please review your Evidence of Coverage and other plan materials. If you have questions, please contact BlueCare Plus Member Service at **800-332-5762** TTY: **711**, 8 a.m. – 9 p.m. (ET), 7 days a week.

Our automated phone system may answer your call during weekends and holidays from Feb. 15 - Sept. 30. Please leave your name and telephone number, and we'll call you back by the end of the next business day.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium, copayments and coinsurance may change on January 1 of each year.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.