

Basic Drug Options

What's the value of healthy employees to your business?

Having prescription drug coverage is important for keeping your employees healthy. When your employees take their medications as prescribed they may stay healthier and their work performance may improve. In turn, your business can be more productive and profitable. But finding a low-cost prescription plan isn't always easy.

Independence Blue Cross (IBC) has an affordable solution that allows you to provide prescription coverage for your employees. We have developed two new innovative, low-cost prescription drug options that focus on the use of generic drugs and still give members the option of using brand drugs for treatment.¹

Basic Drug Options breakdown

Here's a high-level overview of how the two plans work:

	\$7 generic/50% (\$125) brand ²	\$4 generic/brand discount ²
Formulary	Open	Open
Up to a 30-day supply at retail	Generic \$7 copayment	Generic \$4 copayment
	Brand 50% coinsurance up to a \$125 maximum member payment per prescription	Brand Not covered. A discounted price is available for most brand drugs
Up to a 90-day supply through mail order	Generic \$14 copayment	Generic \$8 copayment
	Brand 50% coinsurance up to a \$250 maximum member payment per prescription	Brand Not covered. A discounted price is available for most brand drugs

¹ Pending regulatory approval.

² Brand drugs vary in cost and cost-sharing is based on a discount amount that was negotiated with the pharmacy.

Value of generic drugs

The cost-sharing structure of these new options will reinforce generic drug use. When offered a choice, IBC members choose generic drugs over brand medications nearly 95% of the time. That's because our members understand that generics are a proven, safe, and cost-effective alternative to more expensive brand drugs.



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Discounts on brand drugs

Although we strongly encourage the use of generic drugs, we know that a generic is not always available. Under both Basic Drug Options, members benefit from a discount at participating retail pharmacies on brand drugs. The discount is our negotiated price which is typically lower than the retail cost and ranges anywhere from 15 to 25 percent off the original price of the brand drug.

Take a look at how much members can save with these illustrative examples:

Brand name	30-day average wholesale price (AWP)	IBC discounted price	\$7 generic/50% (\$125) brand		\$4 generic/brand discount	
			Member cost (50% of discount)	Member savings	Member cost (100% of discount)	Member savings
NASONEX®	\$115	\$99	\$49.50	\$65.50	\$99	\$16
LIPITOR®	\$130	\$112	\$56	\$74	\$112	\$18
SINGULAIR®	\$137	\$118	\$59	\$78	\$118	\$19
PLAVIX®	\$181	\$155	\$77.50	\$103.50	\$155	\$26
NEXIUM®	\$232	\$198	\$99	\$133	\$198	\$34
LEVAQUIN®	\$518	\$441	\$125*	\$296	\$441	\$77
ABILIFY®	\$594	\$506	\$125*	\$341	\$506	\$88

*The member pays only the \$125 maximum for this prescription.



We're here for you every step of the way. | ibx.com

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. FutureScripts is an independent Company providing pharmacy benefits management services.