



Please Note: Producers will receive this notice in two business days.

IBC introduces new prescription drug options

Independence Blue Cross (IBC) has developed two innovative prescription drug options that will allow more customers to keep both medical and prescription drug coverage for their employees during today's tough economic times.

We understand that many of our customers find it difficult to balance health care costs with their bottom line, but maintaining both prescription and medical benefits can pay off over time. Employees stay healthier – and more productive – when they can afford the medications they need, such as, antibiotics to treat infections and cholesterol or blood pressure medications to manage chronic conditions. These two new prescription drug coverage options may provide a more cost-effective solution for groups.

Innovative new Rx options for targeted July 1, 2010 effective dates

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

	\$7 generic/50% (\$125) brand*	\$4 generic/brand* discount
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

** 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 is designed to encourage generic drug use. According to our data, when offered a choice, IBC members choose generic drugs over brand medications nearly 95 percent of the time. That's because our members understand that generics are a proven, safe, and cost-effective alternative to more expensive brand drugs.

These two new plans are among our most affordable prescription drug coverage options. Both are available as a rider or freestanding prescription drug coverage program. Oral contraceptives are included under both plans. These options will be available for quoting on [ROAM](#) as of April 30, 2010.

We have created a [flyer](#) to help demonstrate the value of the discounted price for brand drugs and how it lowers members' final out-of-pocket expenses. We encourage you to share this information with your customers to help explain how the new options may make drug coverage more affordable for them.

Options no longer available

In order to keep our product portfolio streamlined, we are removing two Select Drug Program® copayment options for small (2-50) and mid (51-99) groups as of July 1, 2010:

- \$0/\$25/\$50
- \$5/\$40/\$60

These options are being removed from the portfolio because they are the least popular with our small and mid group customers. Customers currently offering these options will be able to continue to offer their current program *until they make any medical or prescription drug benefit change*. At that time, they will need to choose a drug option from our current product portfolio. This change will apply across *all medical product lines*.

Please note: The remaining existing options will continue to be available for all customers. Those options are:

- \$10/\$20/\$35
- \$15/\$35/\$50
- \$20/\$40/\$60
- \$250/\$20/\$40/\$60

If you have any questions, contact your Independence Blue Cross account executive.

[Click here](#) to view frequently asked questions.

*These new plans are pending approval from the Pennsylvania Insurance Department.

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