



At Blue Cross, health care is who we are. And we want our associates to be smart health care shoppers — by using the plans and tools Blue Cross provides to get great health care at a fair cost. So here are five tips for getting the most from your health care dollars.

Make Smart Use of Prescription Drug Benefits.



Ask for generics. On average, generic drugs cost less than one-third the amount of their brand-name counterparts. And you pay less for generic drugs than for brand-name drugs.



Save on prescriptions used on a regular basis by using Select Home Delivery. This is the most affordable way to fill your maintenance medications — you get three months of medication through the mail for the price of two months received at retail. Plus, you can sign up for auto-refills to ensure you never run out of your medication. Before your third refill of a maintenance medication at a retail pharmacy, Express Scripts will ask you to decide whether you want to continue picking up at a retail pharmacy or start using Select Home Delivery. To make that choice, follow the directions in the communication Express Scripts mails you. Your prescription may be delayed if you have not completed this step before the third refill.



Learn about special coverage for Value-Based and certain preventive medications. Our Value-Based program provides coverage for certain medications at reduced or no co-payment to encourage members to take their medications as prescribed. These medications include those used in the treatment of asthma, diabetes, coronary artery disease or risk for cardiovascular disease (taking high blood pressure and high cholesterol medications) and smoking cessation¹. Certain drugs commonly used in the treatment of depression are also included when taken in conjunction with medications

¹ Note: Certain smoking cessation medications are also available at no cost when purchased at a retail pharmacy.

used to treat asthma, diabetes, coronary artery disease or risk for cardiovascular disease. To receive these prescriptions at no cost or a reduced cost, you must purchase them through the Express Scripts Pharmacy.

Blue Cross also provides coverage at a reduced cost for certain preventive medications under our Saver plans. You may purchase these medications at either a retail pharmacy location or through the Express Scripts Pharmacy.

Find out more about your [prescription](#) coverage or call Employee Services at **1-800-238-6616**.

Choose Providers Wisely.



Stay in network. Blue Cross has negotiated special discounts with network providers, which can be as much as 50%. This discount also applies to lab work and diagnostic testing. You always have the option to use a provider out of the network, but it will cost you more. [Find a network provider.](#)



Shop around. Costs can vary widely, even in network. [Use the cost estimator tool](#) to compare the prices of quality services among providers.

Your coworkers are smart health care shoppers.

You can be, too. [Watch](#) and learn what others are doing to shop smart for health care.