

Save Money with  
Generic Equivalents and  
Therapeutic Alternatives  
(see page 2)

# Your BlueRx



## Don't Pay More for Personalized Health Care

Recently, doctors nationwide have begun to implement programs that offer personalized health care to their patients in exchange for a "membership fee." The doctors cut their patient loads in order to offer a smaller group of patients more personalized care. This personalized care can cost patients anywhere from \$1,500 to \$25,000 per year, depending on the arrangement. In

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## Online Medicine Cabinet, Prescription Drug Management Tool See What DestinationRx Can Offer You

There is a new prescription drug tool available to you as a BlueRx member. The tool can be reached by clicking the DestinationRx link found on [bcbst-medicare.com](http://bcbst-medicare.com). The **Prescription Drug Manager** located under Tools and Information on the right allows you to:

- Look up drugs to see if they are on the formulary.
- Create an online Medicine Cabinet to store information on all the medications you are taking.
- Find important information on drugs, including side effects and possible drug interactions.
- Discover alternative drugs that could save you money.
- Calculate savings using your plan versus paying out of your own pocket.

Visit [bcbst-medicare.com](http://bcbst-medicare.com) to get started using your prescription drug manager right away. ■

Problems or Questions?  
Call Customer Service  
1-888-311-7508

Hearing impaired members may call  
1-800-257-3384

Office hours:  
8 a.m. to 9 p.m. ET,  
7 days a week.

Note: from March 2 to September 30 you may be required to leave a voice mail on weekends and holidays. Return calls will be made within one business day. ■



## Generic Equivalents and Therapeutic Alternatives Save You Money

You can save money by asking your doctor if a generic equivalent or a lower tier therapeutic alternative is right for you. Generic equivalents must meet the same quality, safety and purity standards as brand-name drugs and usually cost much less even though they have the same effects.

### Newly Released Generic Equivalents Now Available

Brand-name Drug	Generic Equivalent
Toprol XL	metoprolol extended release
Altace	ramipril

Therapeutic alternatives can be other brand-name drugs or generics that have the same effect or treat the same conditions but do not contain all of the same ingredients as your current drug. Always check the formulary for your plan to see if a drug is covered. Please call the Customer Service line on the back of your ID card for any questions about covered drugs.

The tables below show two different classes of medications. All medications in each class treat the

same conditions, but some cost more. Tier 3 is the *most* expensive class, Tier 2 drugs cost less than Tier 3, and Tier 1 is the *least* expensive class. ■

Tier 3 You'll pay more for these	Tier 2 These cost less than tier 3	Tier 1 Least expensive in this therapeutic class
Atacand	Cozaar	ACE inhibitors
Avapro	Micardis	
Benicar	Diovan	

Tier 3 You'll pay more for these	Tier 2 These cost less than tier 3	Tier 1 Least expensive in this therapeutic class
AcipHex	Nexium	Omeprazole
Prevacid	Protonix	
Prilosec		
Zegerid		

## Don't Pay More for Personalized Health Care (continued from page 1)

most cases, these fees are paid **in addition** to the health plan's payment and your out-of-pocket expenses for services, such as your copay or deductible.

BlueCross BlueShield of Tennessee would like to inform you that it is a violation of Medicare's terms of participation for any doctor who accepts Medicare to charge a Medicare member an extra fee for seeing you. This is considered billing you outside the contracted fee for covered services, and is a clear violation of terms and conditions of payment.

If any of your doctors who accept Medicare offer you a chance to join a group such as this for an extra fee, they are in violation of their Medicare participation agreement. **You should not pay this fee to a doctor who accepts Medicare.** Instead, contact BlueCross BlueShield of Tennessee at the number on the back of your ID card to report this. We will assist you in finding a new doctor. ■

## Help Fight Fraud, Waste and Abuse

Insurance fraud and abuse hurts everyone involved but could directly impact you as a member of a BlueRx plan. Here are some examples of fraudulent schemes and how you can identify them:

- **Intentional drug shorting** – Make sure you receive the correct number of pills when you pick up your prescriptions.
- **Billing for brand-name drug when a generic drug is dispensed** – If you received a generic drug instead of a brand-name drug, make sure the generic drug is listed on your Part D Explanation of Benefits (EOB) statement. If the plan is billed for the brand name drug, you may reach your coverage gap phase sooner than you should.
- **Billing for non-existent prescriptions** – Make sure that your Part D EOB does not list any drugs you did not receive.
- If you find that there has been a billing error, please contact Customer Service at the number on the back of your BlueRx ID card. **If you suspect fraud, please contact us by one of the following methods:**
  1. Report fraud via our Web site at:  
**[www.bcbst.com/fraud/report.shtml](http://www.bcbst.com/fraud/report.shtml)**
  2. Report by phone to our Fraud Hotline:  
**1-800-496-9600** ■

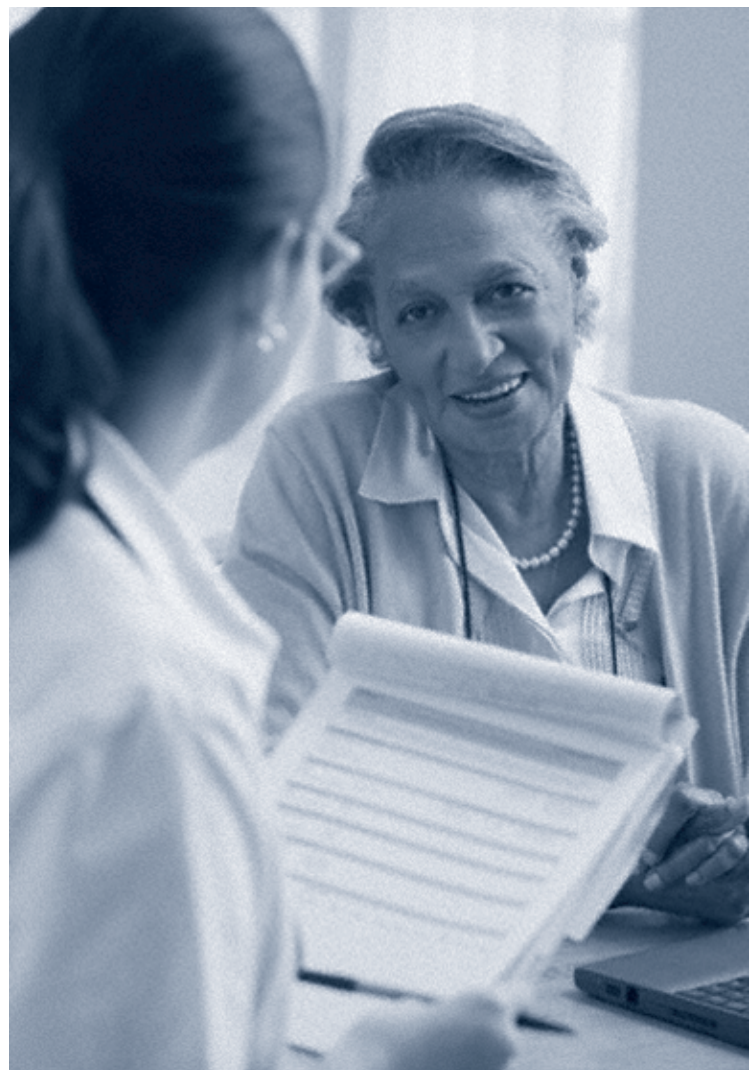
## It's Flu Season – Have You been Vaccinated?

It's that time of year again. Each year, about 5 to 20 percent of the U.S. population gets the flu. Nearly 36,000 people die and more than 200,000 people are hospitalized with flu-related complications. Ninety percent of these people are ages 50 and older. You can protect yourself from being part of this statistic by getting a flu vaccination. Many people get vaccinated in October or November, but getting vaccinated any time during the flu season may help you prevent the illness.

It is recommended that certain individuals at high risk for developing complications from the flu get vaccinated each year. This includes children ages 6 to 59 months; people 50 years or older; pregnant women; people of any age with certain chronic medical conditions; and people who live with or care for others at high risk.

You may want to ask your doctor if you would benefit from a pneumonia vaccination as well. This vaccine is recommended for adults over age 65 and anyone with chronic lung, heart or immune system diseases. The vaccine may not prevent you from getting pneumonia, but it can lessen the severity if you do.

**Note: flu vaccines are generally covered as a medical service and are not a Medicare Part D covered benefit.** ■



# Notice of Information Privacy Policies and Practices

## BlueCross BlueShield of Tennessee, Inc. and its affiliated companies

Southern Diversified Business Services, Inc.  
Golden Security Insurance Company, Inc.  
Group Insurance Services, Inc.  
RiverTrust Solutions, Inc.  
Security Care, Inc.

Southern Health Plan, Inc.  
Volunteer State Health Plan, Inc.  
Tennessee Health Foundation, Inc.  
Gateway Downtown Redevelopment Group, Inc.

**Purpose:** This Notice informs consumers and customers that BlueCross BlueShield of Tennessee may disclose their nonpublic personal information the company collects to its affiliates but not to nonaffiliated third parties, except as permitted by law. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.) and the implementing regulations of the Insurance Commissioner of Tennessee require BlueCross BlueShield of Tennessee to deliver this Notice to consumers at their formation of customer relationships with the Company, and to its customers annually.

This Notice serves to inform you that BlueCross BlueShield of Tennessee does not disclose to nonaffiliated third parties your nonpublic personal information, which is collected and maintained as described below, except as permitted by law. The company will not disclose your nonpublic personal information to nonaffiliated third parties even after the customer relationship with you may end, except as permitted by law. BlueCross BlueShield of Tennessee reserves the right to disclose your nonpublic personal information the company collects during business transactions to its affiliates.

**How information is protected:**  
Except as explained below, BlueCross BlueShield of Tennessee

restricts access to your nonpublic personal information to employees who need to know this information to provide its products and services to you. Such employees include claims processors, underwriters, and customer service personnel. The company maintains physical, electronic, and procedural safeguards that comply with legal requirements to guard your nonpublic personal information.

**Collecting and maintaining information:** BlueCross BlueShield of Tennessee collects nonpublic personal information about you from the following sources:

- Information received from you on applications or other forms; and
- Information obtained from your transactions with the company, its affiliates or others.

**Information the company discloses:** BlueCross BlueShield of Tennessee discloses or reserves the right to disclose all of the nonpublic personal information the company collects and maintains about you to its affiliates.

The company may also disclose, and reserves the right to disclose, any of your nonpublic personal information to nonaffiliated third parties as permitted by law.

**Companies that provide services or market on behalf of BlueCross BlueShield of Tennessee and its**

**affiliated companies:** The company may disclose the categories of your nonpublic personal information described in this notice to the following categories of nonaffiliated third parties with which the company and its affiliated companies contract to perform functions or services, such as marketing, on their behalf.

- Joint marketing partners;
- Other financial institutions;
- Other insurance companies; and
- Certain other third parties.

No other disclosures to non-affiliated third parties: BlueCross BlueShield of Tennessee otherwise does not disclose nonpublic personal information about its customers or former customers to nonaffiliated third parties.

You do not need to call or do anything as a result of this notice. It simply informs you of how BlueCross BlueShield of Tennessee protects your nonpublic personal information. ■



**of Tennessee**  
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bcbst.com

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BlueCross BlueShield of Tennessee is a health plan with a Medicare contract.

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