

What You Need to Know about Part D Out-of-Network Coverage



When it comes to in-network pharmacy coverage, you have a lot of choices. In fact, more than 68,400 pharmacies across the country are part of your BlueCross network. They include all major chains - like Wal-Mart, Walgreen's, Kroger and CVS - as well as most independent pharmacies.

Your best option if you aren't sure where a network pharmacy is near you is to call us - we can help you find one. But if for some reason you can't fill your prescription at an in-network pharmacy, your plan does include some coverage. Here's how it works.

Coverage Limits

Currently, your plan covers prescriptions filled at an out-of-network pharmacy on a limited basis. For example, we only cover a 14-day supply of medicine from an out-of-network pharmacy today. Additionally, we only cover the in-network rate. This means that if the medicine is \$6 at an in-network pharmacy, but \$10 at an out-of-network pharmacy, we would reimburse you for \$6. You would be responsible for \$4.

Exceptions to Coverage Limits

Here are some exceptions to our rules about coverage limits. We will cover your prescriptions if:

- + You're trying to fill a prescription that's not available through our network retail or mail-order pharmacies.
- + You're getting a medically necessary Medicare Part D vaccine.
- + You get the medicines to take by mouth while you're in an emergency department, provider-based clinic or other outpatient setting.
- + You have an emergency and a network pharmacy isn't available.
- + You're traveling outside your plan's service area and run out of or lose your covered prescriptions. Or you get sick while traveling outside your plan's service area and can't access a network pharmacy.
- + You can't get a prescription in a timely manner in your service area. For example, there is not a network pharmacy within a reasonable driving distance that provides 24 hour-a-day, 7 day-per-week service.

Tips to Help You Use Your Benefits

- + If you're taking a long trip, we can help you get a 90-day vacation supply of your medicines.
- + If you don't know about an in-network pharmacy nearby, call us. We're ready to help you.
- + If you have questions, take a look at your plan materials - like your Evidence of Coverage (EOC). You'll find more detailed information there.

We're Here to Help



Give us a call. You can reach us at **1-800-831-BLUE (2583)**. TTY users can call **711**.

- From **Oct. 1 to Feb. 14**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET.
- From **Feb. 15 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET.

Our automated phone system may answer your call outside of these hours and during holidays.



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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.

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ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 1-800-831-2583 (TTY: 711).