

# 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 many 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 out-of-network coverage. Here's how it works.

## Coverage Limits

Currently, your plan covers prescriptions filled at an out-of-network pharmacy on a limited basis. The maximum limit for out-of-network claims is a 14-day supply. Out-of-network claims are reimbursed at in-network prices, and you'll be required to pay the difference. You would generally pay the full cost of the drug (rather than your normal share of cost) at the time you fill your prescription. 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 plus any cost-share (copayment, coinsurance) required under your plan.

## 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 at an in-network retail or mail-order pharmacy.
- + 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 up to 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 March 31**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET.
- From **April 1 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. BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association. BlueCross BlueShield of Tennessee, Inc. is a PPO plan with a Medicare contract. Enrollment in BlueCross BlueShield of Tennessee, Inc, depends on contract renewal. BlueCross BlueShield of Tennessee complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-831-2583 (TTY: 711).

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