

How Blue Cross of Northeastern Pennsylvania's Tier 0 (Zero) Can Save You Money



What Is Tier 0?

We're pleased to announce we have added another tier of drugs to our multi-tiered prescription drug program. This fourth tier includes approximately 65 generic drugs with a cost of \$0—that's right, no copayment! Many of these generic drugs are used to treat chronic, high-cost conditions like diabetes, high blood pressure, heart disease, osteoporosis and gastric reflux.

Tier 0 generic drugs, which are safe and effective, are often considered the best therapies—and the best buys—to treat the common conditions above.

What Are the Benefits of Tier 0?

- Less out-of-pocket cost for you
- Copay-free access to important drug therapies so you and your family can stay healthier
- You're getting a "best buy"—tried and true therapies proven to be safe and effective

Who Can Get Tier 0?

Members of an insured employer group with our multi-tiered prescription drug program are eligible for Tier 0 drugs beginning July 1, 2008.

Tier 0 does not apply to members with a single-tier coinsurance prescription drug program (i.e., 50%, 20%) or prescription drugs covered under Major Medical.

Where Can I Find a List of Tier 0 Drugs?

We've attached a current list of Tier 0 drugs for your convenience. Beginning July 1, 2008 the list will be added to Blue Cross of Northeastern Pennsylvania's Prescription Drug Formulary on www.bcnepa.com under "Prescription Drug Benefits."

How Can I Get Started?

Ask your doctor if a Tier 0 generic drug could work for you or your family members. He/she must write you a new prescription for a Tier 0 generic drug.

Saving Money With Tier 0 Drugs

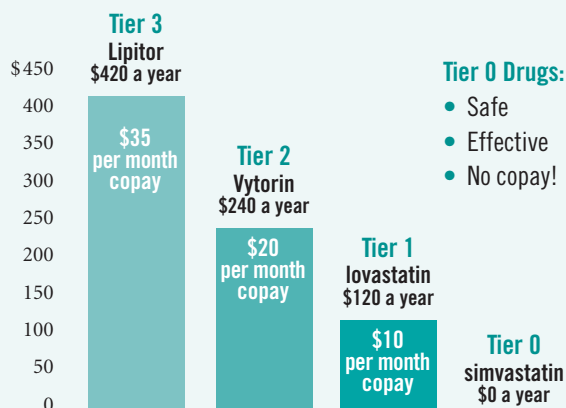


Penny has high cholesterol.

She currently takes Lipitor, and pays a \$35 copayment per month. That's \$420 a year.

The Tier 0 generic drug (simvastatin) would cost \$0 a month, saving her \$420 a year!

Why pay more without getting more?



Please note that self-funded group benefits may differ from benefits and services described herein. Consult your Summary Plan Description for complete details of your program.

Cardiovascular Medications

Calcium Antagonists

amlodipine
cartia XT
diltiazem, diltiazem ER, diltiazem SR, diltiazem SA
felodipine
nicardipine HCl
nifedipine, nifedipine ER
verapamil, verapamil SR
verapamil ER PM

Thiazide and Related Drugs

hydrochlorothiazide

Potassium Sparing Diuretics

amiloride w/HCTZ
spironolactone
spironolactone w/HCTZ
triamterene w/HCTZ

Beta-Adrenergic Antagonist Drugs

atenolol
bisoprolol fumarate
carvediol
labetalol
metoprolol succinate ER
metoprolol tartrate
nadolol
propranolol
propranolol SA
sotalol, sotalol AF

Alpha Blockers

doxazosin mesylate
hydralazine
prazosin HCl
terazosin

Angiotensin Converting Enzyme Inhibitors

benazepril
captopril
enalapril maleate
fosinopril
lisinopril
moexipril
quinapril
trandolapril

Other Antihypertensives

amlodipine/benazepril
atenolol/chlorthalidone
benazepril HCT
bisoprolol fumarate w/HCTZ
captopril w/HCTZ
enalapril maleate w/HCTZ
fosinopril/HCTZ
lisinopril w/HCTZ
moexipril w/HCTZ
nadolol/bendroflumethiazide
quinapril w/HCTZ

HMG-COA Reductase Inhibitors

pravastatin
simvastatin

Autonomic and CNS Medications

Sedative/Hypnotic Drugs

zolpidem

Selective Serotonin Reuptake Inhibitors

citalopram
paroxetine
fluoxetine
sertraline

Endocrine Medications

Oral Hypoglycemic Drugs

glimepiride
glipizide, glipizide ER
glyburide
metformin, metformin ER
metformin/glipizide
metformin/glyburide

Other Endocrine

alendronate

Gastrointestinal Medications

Proton Pump Inhibitors

omeprazole

Urological Medications

Anticholinergic/Antispasmodics

oxybutynin ER