



PRESCRIPTION PLAN SUMMARY AND FAQs

Prescription Drug Benefits will be administered by Anthem in 2024

Prescription Drug Summary

PLAN A (High Deductible Health Plan)

Participant pays 100% of all prescription charges until the deductible is met. The Plan pays 100% of all eligible prescription expenses thereafter.

Check www.anthem.com to see if the prescriptions you use are on the formulary, or contact Anthem's Prescription Member Services, 833-267-2133. If not, ask your doctor if you can switch to a generic or formulary drug. You can price shop Prescriptions on the Sydney Health App - [Sydney Health App](#)

PLAN B (PPO)

Participant pays according to the copay arrangement detailed below. Prescription copays are not applied to the deductible; however they are applied to the out-of-pocket maximum after the deductible has been met.

Prescription Drug Copays		
Type of Drug	Retail Benefits	Mail Order Benefits
Generic	\$10 copay per 30-day supply	\$20 copay per 90-day supply
Formulary Brand	\$60 copay per 30-day supply	\$120 copay per 90-day supply
Non-Formulary Brand	\$100 copay per 30-day supply	\$200 copay per 90-day supply

Retail = 30-day supply of drugs from local pharmacy (up to 90-day supply available at retail level, with additional copays)

Mail order = 90-day supply of drugs from Anthem

Check www.anthem.com to see if the prescriptions you use are on the formulary, or contact Anthem's Prescription Member Services, 833-267-2133. If not, ask your doctor if you can switch to a generic or formulary drug. You can price shop Prescriptions on the Sydney Health App - [Sydney Health App](#)

Prescription Drug FAQs

Can I get prescriptions through Primary Plus Employee Health Center?

Yes. Many generic drugs are available through the Health Center at no cost to you. The prescription must be written by one of the Health Center providers. You can schedule an office visit if you would like to discuss your medication with a Health Center provider by using either the online scheduling tool ([Marathon Health](#)) or by calling 317-559-2185 during regular Health Center hours.

Who is the City's pharmacy benefit manager?

Anthem is the City's pharmacy benefit manager through its in-house network, CarelonRx.

How will I know what pharmacies are in the Anthem network?

All of the major pharmacy chains are in the network. If you use an independent pharmacy, ask whether they are in the network before filling a prescription or call Anthem's Pharmacy Member Services, 833-267-2133.

What are generic drugs, and why should I use them?

A generic drug is identical to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. However, because the patent on the brand name drug has run out, other manufacturers can make them without investing in costly clinical research and development. Therefore, they are sold at a significantly lower cost. Step Therapy or Prior Authorization may be required for some prescriptions.

What is Step Therapy and Prior Authorization?

The primary purpose of step therapy is to bring down overall prescription prices by ensuring that patients are using the most cost-effective treatment for their condition. Some drugs, commonly specialty drugs, may require step therapy or prior authorization. If your prescription requires a prior authorization, the pharmacy will notify your healthcare provider. Your provider will give the necessary information to Anthem, who will then decide whether to cover your medicine. You should hear back from your pharmacist about their decision within two days. Remember, if you are approved, a prior authorization only lasts for a set period of time. You will likely have to re-apply again.

Are generic prescriptions required?

Yes. Generic drugs are required unless there is no generic equivalent or a brand drug is required by participant's provider. If a generic is available: a Plan A participant who elects to use a brand drug as a matter of preference will be responsible for the difference in cost between the brand and the generic prescription; a Plan B participant who elects to use a brand drug as a matter of preference will be responsible for the brand copayment plus the difference in cost between the brand and the generic prescription.

What are maintenance drugs?

Maintenance medications are those taken on a regular basis to treat ongoing conditions such as asthma, high cholesterol, high blood pressure or diabetes.

What is the advantage of getting drugs by mail order?

If you use maintenance drugs, you can save money by using the mail order option. If you buy 90-day supply at the pharmacy, you will be charged three copays (one for each 30-day supply)—if you use mail order, you are charged for only two copays. You will save four copays per year. Because Anthem buys large amounts of drugs and has lower overhead costs than a pharmacy, they can sell them at a lower cost; therefore our plan saves money too. Mail order is also convenient. You don't have to go to the drugstore, and you can have refills sent to your home automatically.

To sign up for CarelonRx home delivery service, go to www.anthem.com or call Pharmacy Member Services, 833-267-2133. This number also appears on your Anthem ID card.

Note: Do not order less than a 90-day supply through mail order, because you will automatically be charged the 90-day copay. Mail order is for maintenance drugs only.