



LEARN ABOUT TIERS

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS FORMULARY

The following information explains our tiered pharmacy plans with the Blue Cross Blue Shield of Massachusetts formulary (list of covered medications), and how those tiers determine the cost of your medications.

Our formulary includes a range of generic and brand-name medications, which are placed into tiers. Your out-of-pocket costs will depend on your plan benefits and the tier of your medication.

HOW TIERS DETERMINE WHAT YOU PAY FOR MEDICATIONS

Our list of covered medications is based on a tiered cost structure. When you fill a prescription, the amount you pay the pharmacy is determined by your medication's tier and your benefits. The amount you pay may also include your copayment, co-insurance, and deductibles. The pharmacist will tell you what you owe at checkout. To find your out-of-pocket costs in advance, download the MyBlue app, or create an account at bluecrossma.org. Once signed in, click **Price a Medication** under **My Medications**.

HOW COVERED MEDICATIONS ARE PLACED INTO TIERS

Medications are placed into tiers according to a variety of factors, including what they're used for, their cost, and whether equivalent or alternative medications are available. Lower-tier medications typically cost less than higher-tier medications. For example, in a 3-tier structure, you'll likely pay the least for Tier 1 medications and the most for Tier 3 medications.

Pharmacy plans can use one of the five different tier structures outlined in this document. Check your plan materials to see which tier structure your plan uses, and to learn more about how medications are covered.¹

Learn more about your coverage

For more information about your pharmacy benefits, sign in to MyBlue at bluecrossma.org.

1. Exceptions may apply. For example, the brands and preferred brands tiers could include some generic medications in addition to brand-name medications.

OUR TIER STRUCTURES

2-TIER	
Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same Food & Drug Administration (FDA) requirements.
Tier 2: Brands	Brand-name medications cost more than generic medications, so you'll pay more if you use them.

3-TIER	
Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same FDA requirements.
Tier 2: Preferred brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 3: Non-preferred brands	Non-preferred brand-name medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brands.

4-TIER	
Tier 1: Preferred generics	These medications are preferred because they cost less than other generic medications.
Tier 2: Non-preferred generics	Non-preferred generic medications cost more than preferred generics, so you'll pay more if you use them instead of preferred generics.
Tier 3: Preferred brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 4: Non-preferred brands	Non-preferred brand-name medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brands.

5-TIER

Tier 1: Generics	Generic medications are effective, low-cost alternatives to brand-name medications. They're expected to work the same as brand-name medications, and meet the same FDA requirements.
Tier 2: Preferred brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 3: Non-preferred brands	Non-preferred brand-name medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brands.
Tier 4: Preferred brand specialty	These specialty medications are preferred because they're safe, effective alternatives to more expensive, brand-name specialty medications.
Tier 5: Non-preferred brand specialty	Non-preferred brand-name specialty medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brand-name specialty medications.

6-TIER

Tier 1: Preferred generics	These medications are preferred because they cost less than other generic medications.
Tier 2: Non-preferred generics	Non-preferred generic medications cost more than preferred generics, so you'll pay more if you use them instead of preferred generics.
Tier 3: Preferred brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 4: Non-preferred brands	Non-preferred brand-name medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brands.
Tier 5: Preferred brand specialty	These specialty medications are preferred because they're safe, effective alternatives to more expensive, brand-name specialty medications.
Tier 6: Non-preferred brand specialty	Non-preferred brand-name specialty medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brand-name specialty medications.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS PROVIDES:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats)
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, 25 Technology Place, Hingham, MA 02043; phone at **1-800-472-2689** (TTY: 711); fax at **1-617-246-3616**; or email at civilrightscoordinator@bcbsma.com.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, online at ocrportal.hhs.gov; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201; by phone at **1-800-368-1019** or **1-800-537-7697** (TDD).

Complaint forms are available at hhs.gov.