

## Section 5(f). MPDP Overview

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### 2025 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus Section 5(f). Prescription Drug Benefits MPDP Overview

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#### FEP MEDICARE PRESCRIPTION DRUG PROGRAM

**Important things you should keep in mind about these benefits for members enrolled in our (Medicare Part D), FEP Medicare Prescription Drug Program:**

- We cover prescription drugs and supplies, as detailed in the following for those members enrolled in the FEP Medicare Prescription Drug Program.
- Members with Medicare Part A and/or Part B primary are eligible for the benefits under the FEP Medicare Prescription Drug Program.
- If you were originally group enrolled and chose to disenroll prior to January 1, 2025, you will be able to rejoin the FEP Medicare Prescription Drug Program once prior to the next enrollment period.
- If you opt-out from the group enrollment or disenroll any time after January 1, 2025, you will be eligible to re-enroll once prior to the next enrollment period.
- Members enrolled in the FEP Medicare Prescription Drug Program have no coverage for drugs obtained and/or purchased overseas.
- For additional information about who is eligible for this program and when, or to dispute your claim, please visit us at [www.fepblue.org/medicarerx](http://www.fepblue.org/medicarerx).
- We may provide additional coverage for prescription drugs not included in your Medicare Part D benefit. For more information about your share of the cost or which prescription drugs may or may not be covered, please call 888-338-7737, TTY 711.
- If there is no generic drug available, you must pay the brand-name cost-sharing amount when you receive a brand-name drug.

- If the cost of your prescription is less than your cost-sharing amount, you pay only the cost of your prescription.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Certain medications may be covered under Medicare Part B or Medicare Part D depending on the condition being treated.
- Be sure to read Section 4, Your Costs for Covered Services, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage.
- Medication prices vary among different pharmacies in our network. **Review purchasing options for your prescriptions to get the best price.** A drug cost tool is available at [www.fepblue.org/medicarerx](http://www.fepblue.org/medicarerx) or call: FEP Medicare Prescription Drug Program 888-338-7737, TTY 711
- **YOU MUST GET PRIOR APPROVAL FOR CERTAIN DRUGS AND SUPPLIES, and prior approval must be renewed periodically.** Our prior approval process may include step therapy, which may require you to use a generic and/or preferred medication(s) before a non-preferred medication is covered.
- During the course of the year, we may move a brand-name drug from Tier 2 (preferred brand-name) to Tier 3 (non-preferred brand-name) if a generic equivalent becomes available or if new safety concerns arise. If your drug is moved to a higher tier, your cost-share will increase. If your drug is moved to noncovered, you pay the full cost of the medication. Tier reassignments during the year are not considered benefit changes.
- A pharmacy restriction may be applied for clinically inappropriate use of prescription drugs and supplies.
- There is no calendar year deductible for drugs purchased under this program.
- The FEP Blue Focus formulary contains a comprehensive list of drugs under all therapeutic categories with two exceptions: some drugs, nutritional supplements and supplies are noncovered; we may also exclude certain U.S. FDA-approved drugs when multiple generic equivalents/alternative medications are available.
- **The Blue Cross and Blue Shield Service Benefit Plan's FEP Blue Focus uses a closed formulary.**