MESSA Saver Rx

BENEFITS AT A GLANCE

MESSA's new MESSA Saver Rx drug program is designed to help MESSA members save money and stay healthy by providing discounted copayments on more than a hundred maintenance drugs prescribed for chronic conditions. MESSA Saver Rx will also reduce health care costs over the long term for our members and for their MESSA health plans by providing lower copayments for prescription drugs that are critical to managing chronic conditions and symptoms.

With MESSA Saver Rx, copayments range from $2 to $40 (and more than $40 if a patient insists on purchasing a brand name when a generic is available and medically appropriate). MESSA Saver Rx provides many cost-effective strategies that help you save money by giving you the power to reduce your copayments and limit your out-of-pocket costs while supporting your good health. Talk with your doctor about generic options, including \"therapeutic alternatives,\" and ask for 90-day prescriptions for maintenance medications.

8 Ways to Save

1. $2 copayment for up to a 34-day supply of generic maintenance medications for specific chronic conditions and diseases, including more than a hundred generics used to treat asthma, diabetes, high blood pressure and high cholesterol.

2. $10 copayment for up to a 34-day supply of all other generics.

3. $10 copayment for up to a 34-day supply of Over-the-Counter (OTC) medications used to treat heartburn and seasonal allergies. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. You pay only a $10 copayment and the pharmacy will bill your health plan. Covered OTC drugs are: Prilosec®, Prevacid®, Zegerid®, Claritin®, Claritin D®, Zyrtec® and Zyrtec D®.

4. $20 copayment (reduced from $40) for up to a 34-day supply for specific brand name maintenance drugs used to treat diabetes and asthma. For diabetes, covered drugs are Insulin and Glucagon emergency kits. For asthma, covered drugs are fast-acting and long-lasting inhalers and drugs in the \"Leukotriene Modifiers\" therapeutic class like Singulair®.

5. $40 copayment for up to a 34-day supply of brand name drugs when no generic exists. You can reduce your brand name copayment by asking your doctor for a 90-day prescription and about generic \"therapeutic alternatives.\"

6. Whenever possible choose generics. There is a $40 copayment plus the difference between the BCBSM-approved amount and the retail cost of the drug (which can be substantial) when the patient insists on a brand name drug when a generic is available and medically appropriate.

7. Save with a 90-day retail network pharmacy. Most Michigan pharmacies participate in the BCBSM/MESSA 90-day retail network. Fill a 90-day prescription and only pay two copayments—saving a full copayment every three months. Important note: See #6 above.

8. Save with Medco-by-Mail. Purchase a 90-day supply of a maintenance medication from MESSA\’s exclusive mail order pharmacy, Medco-by-Mail. Similar to purchasing from a 90-day retail network pharmacy, Medco-by-Mail provides a 90-day supply (with a 90-day prescription) for the price of two copayments. Full details on mail order purchasing are available in the Prescriptions by Mail area at www.messa.org. Important note: See #6 above.
MESSA Saver Rx:

Important Notes and Additional Information

1. There are more than a hundred generic prescription drugs that are eligible for the $2 copayment provision in MESSA Saver Rx. The list can change daily as new generics come to market. Because of the large size of the list and its quick-changing nature, as a member convenience MESSA defines the list of drugs eligible for the $2 copayment based on the medical condition and by large “therapeutic classes” of generics. The conditions and therapeutic classes are listed below:
   a. Asthma
      - Sympathomimetic agents
   b. Diabetes
      - Antidiabetic agents
   c. High blood pressure, high cholesterol and coronary artery disease
      - ACE Inhibitors
      - Alpha Beta Blockers
      - Beta Blockers
      - Calcium Channel Blockers
      - Cardiac Drugs, NEC
      - Loop Diuretics
      - Potassium Sparing Diuretics
      - Thiazide Diuretics

2. Patients cannot combine a coupon or other manufacturer offer with Over-the-Counter drugs (Prilosec,Prevacid,Zegerid,Claritin,Claritin D, Zyrtec and Zyrtec D) covered by the $10 copayment. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. This list may be updated over time due to market changes.

3. MESSA Saver Rx includes an annual $1,000 per person/$2,000 per family copayment maximum. When a generic is available and the member insists on the brand name drug, the charges above the $40 brand name copayment do not count toward the annual maximum.

4. Plan coverage is available at out-of-state pharmacies associated with Medco. If a member is outside of Michigan and needs to fill a prescription, she should call ahead or ask the pharmacists to make sure the pharmacy participates with Medco. MESSA members can also search for a participating pharmacy at www.messa.org or call the MESSA Member Service Center at 800.336.0013.

5. If a member’s physician writes DAW for a brand name when a generic is available, the member could incur substantial costs above the copayment amount. The physician may request an exception for the patient to take the brand name by submitting documentation that the patient has tried the generic and it is not appropriate because of side effects or because it is ineffective.

The information in this program overview of the MESSA Saver Rx plan is intended to be general in nature and not definitive. This information is current as of July 1, 2010. If you have specific questions about plan coverage under MESSA Saver Rx, please call MESSA’s award-winning Member Service Center at 800.336.0013.

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MESSA Saver Rx – List of Generic Drugs Eligible for the $2 Copayment

This list is organized by medical condition and will change as brand names come off patent and new generic drugs become available. If you do not see your medication listed below or encounter issues filling your prescription at your pharmacy, please contact MESSA’s Member Service Center at 800.336.0013.

This list is current as of July 1, 2010.

**High Blood Pressure/Coronary**

Acebutolol HCL
Amiloride HCL
Amiloride / Hydrochlorothiazide
Amiodipine Besylate
Amiodipine Besylate / Benazepril
Atenolol
Atenolol / Chlorthalidone
Benazepril HCL
Benazepril / Hydrochlorothiazide
Bendroflumethiazide
Betaxolol HCL
Bisoprolol / Hydrochlorothiazide
Bisoprolol Fumarate
Bumetanide
Captopril
Captopril / Hydrochlorothiazide
Carvedilol
Chlorothiazide
Chlorthalidone
Cilostazol
Clonidine HCL
Clonidine HCL / Chlorthalidone
Digoxin
Diltiazem HCL
Dipyridamole
Doxazosin Mesylate
Enalapril Maleate
Enalapril / Hydrochlorothiazide
Eplerenone
Felodipine
Fosinopril Sodium
Fosinopril / Hydrochlorothiazide
Furosemide
Guanabenz Acetate
Guanfacine HCL
Hydralazine HCL
Hydralazine HCL / Reserpine
Hydralazine / Reserpine/HCTZ
Hydralazine / Hydrochlorothiazide
Hydrochlorothiazide
Indapamide
Isosorbide Dinitrate
Isosorbide Mononitrate
Isradipine
Labetalol HCL
Lisinopril
Lisinopril / Hydrochlorothiazide
Methylothiazide
Methyldopa
Methyldopa / Hydrochlorothiazide
Metolazone
Metaproterenol / Hydrochlorothiazide
Metaprolol Succinate
Metaprolol Tartrate

**Asthma**

Albuterol Inhalation Solution
Albuterol Sulfate Tablets
Aminophylline
Cromolyn Sodium
Fluticasone Propionate
Metaproterenol Sulfate
Metaproterenol Sulfate
(inhalation solution only)
Terbutaline Sulfate
Theophylline Anhydrous

**Diabetes**

Cholestryramine / Aspartame
Colestipol HCL
Cholestryramine / Sucrose
Cholestryramine
Fenofibrate, Micronized
Gemfibrozil
Lovastatin
Pravastatin Sodium
Simvastatin
Minoxidil
Moxepiril HCL
Moxepiril / Hydrochlorothiazide
Nadolol
Nadolol / Bendroflumethiazide
Nicardipine HCL
Nifedipine
Nitroglycerin
Pindolol
Prazosin HCL
Propranolol HCL
Propranolol / Hydrochlorothiazide
Quinapril HCL
Quinapril / Hydrochlorothiazide
Ranipril
Reserpine
Sotalol HCL
Spironolact / Hydrochlorothiazide
Spironolactone
Terazosin HCL
 Ticlopidine HCL
Timolol Maleate
Torsemide
Trandolapril
Triamterene
Triamterene / Hydrochlorothiazide
Verapamil HCL
Tobutamide
Chlorpropamide
Tolazamide
Glyburide
Gilipizide
Glimpiride
Glyburide, Micronized
Nateglinide
Gilipizide / Metformin HCL
Metformin HCL
Acarbose
Glyburide, Micro / Metformin HCL