



MESSA
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\$10/\$20 Prescription Drug Program at a Glance

What you need to know to make it work for you

Success Steps at a glance!

1. Choose generic drugs when available
2. Do not request Dispense as Written (DAW)
3. Use Preferred Rx™ Network Pharmacies
4. Use a participating 90-Day Retail Network pharmacy OR Medco By Mail for maintenance prescriptions. You'll save a co-payment on each prescription every 90 days

1. Choosing generic drugs minimizes your out-of-pocket costs and helps stabilize rates for your group.

- Generic drugs are the chemical equivalent to brand name drugs and undergo the same FDA approval process.
- Generic drug co-payment is \$10 for up to a 34-day supply.
- If a generic is not available, you will be given a brand name drug with a \$20 co-payment for up to a 34-day supply.
- If a generic is available but you choose a brand name drug, you will pay the \$20 co-payment **plus** the difference between the BCBSM-approved amount and the retail cost of the drug.
- This cost difference may be substantial. For example:

BRAND	Protonix®	\$145.80 for 30 days
GENERIC	Pantoprazole	\$ 92.10 for 30 days
	Cost difference	\$ 53.70

YOUR cost for choosing brand instead of generic is \$20 + \$53.70 = \$73.70!

In no circumstance will you pay more than the cost of the drug itself.

2. Dispense as Written (DAW) may also cost you substantially more

- If you have a current DAW prescription with remaining refills, or you're not sure, please contact your physician immediately.
- If your physician writes DAW for a brand name when a generic is available, you

could incur substantial out-of-pocket costs. Your physician may request an exception for you to take the brand name by calling DRAMS. Consideration of an exception is based on documentation that the patient has tried the generic and it is not appropriate due to side effects or lack of efficacy.

3. **Use a Preferred Rx™ Network Pharmacy.** If you use a non-network pharmacy you will be reimbursed at 75 percent of the approved amount, minus your co-payment.
4. **Save more by using Medco By Mail or a participating 90-Day Retail Network pharmacy.**

You can get a 90-day supply of a generic medication for \$20, or pay \$40 for a brand name. Both 90-day prescription services save you money by allowing you to pay only two co-payments instead of three for each 90-day supply. Certain restrictions apply.

90-Day Retail Network pharmacies can be found in the *Search for a Provider* section of **www.messa.org**. You may also use Medco By Mail for convenient delivery of your maintenance prescriptions for up to a 90-day supply. Learn more at **www.messa.org**.

Remember, if a generic is available but you choose a brand name drug, you will pay the \$40 co-payment plus the difference between the BCBSM-approved amount and the retail cost of the drug.



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This is a brief summary of some of the \$10/\$20 Prescription Drug Program highlights. For full details refer to your Prescription Drug Rider Booklet. For more information contact your local MESSA Field Representative at 800.292.4910.