

## YOUR HDHP AT THE PHARMACY:

# 4 Ways to Make the Most of Your Benefits

Savvy consumers are always on the lookout for ways to save at the pharmacy counter – especially when they're covered by a high-deductible health plan (HDHP). Fortunately, as a State employee and Wellmark® Blue Cross® and Blue Shield® member, you have access to tips and tools that can help you control costs. Here's what you need to know.



**1. KNOW YOUR PLAN BASICS.** Here's a quick primer on how your HDHP works at the pharmacy: You only have one deductible, and all of your covered health care costs – including prescription medications – count toward it. For most medications, you pay all costs until your deductible is met. (Preventive medications are the exception; you'll pay \$0 for Tier 1 drugs and a copay for Tier 2 and 3 drugs.) After you reach your deductible, your insurance pays some or all of the costs for covered prescriptions for the rest of the plan year. If you haven't met your deductible yet, you will still benefit by paying the plan's lower negotiated price for your medication.



**2. USE YOUR HSA TO PAY FOR OUT-OF-POCKET COSTS.** Your health savings account, or HSA, is a unique account that's only available to HDHP plan members. The funds you deposit into your HSA are triple-tax advantaged and can be used to pay for your prescriptions. Any unused funds in your HSA are yours to keep, and they roll over from year to year.



### 3. GET CURIOUS ABOUT LOWER-COST ALTERNATIVES.

Prescription drug lists are updated regularly, so it always pays to investigate more affordable options. Here are three ways:

- Ask your pharmacist if you are taking a brand-name medication or if there is a more affordable generic equivalent.
- Use the CVS/Caremark® Pharmacy Tool to find lower-cost alternative medications. (Learn how in the box on the right.)
- If it's a minor ailment, ask your doctor or pharmacist if any over-the-counter treatments are appropriate.



**4. USE YOUR TOOLS.** You have two digital tools that can help you manage your pharmacy benefits and control costs:

- The **myWellmark® mobile app** lets you easily track and monitor your health care spending. (This can help you see how close you are to reaching your deductible and out-of-pocket maximum, as well as plan for how much money to set aside for future expenses.)
- The **CVS/Caremark Pharmacy Tool** is housed within myWellmark. You can use it to ...
  - Look up drug costs before you get to the pharmacy
  - Search for lower-cost medications
  - Fill and refill prescriptions
  - View and email your ID card
  - Locate in-network pharmacies
  - Sign up for mail-order delivery
  - And more

### HOW TO LOOK UP Rx DRUG COSTS

Housed within myWellmark, the CVS/Caremark Pharmacy Tool can help you look up drug costs before you get to the pharmacy, as well as find more affordable alternative medications you can discuss with your doctor. To access the tool:

1. Log in to [myWellmark.com](https://mywellmark.com) or the myWellmark mobile app.
2. Scroll past *Latest Claims*.
3. Select *Find Costs* and then *Drug Costs*.



## Ready to get started?

Visit [myWellmark.com](https://mywellmark.com) or download the myWellmark mobile app to register, log in, and explore your money-saving tools.



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