



**BlueCross BlueShield
of Tennessee**

801 Pine Street
Chattanooga, Tennessee 37402-2555

www.bcbst.com

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Dear Metro Nashville Government Member:

Being and staying healthy is all about choices, and your new BlueCross BlueShield of Tennessee health and pharmacy benefit plans give you more options and flexibility to get the care and medications you need.

This letter contains important information on your new benefits, which are effective January 1, 2009, so be sure to read it carefully. You get the most out of your benefits when you understand how your coverage works.

Medical Benefit Changes – Increased Coverage for Preventive Care

Effective January 1, 2009, your health benefit plan will provide more coverage for preventive care and annual checkups for everyone covered under your plan.

For you and your dependents, age 7 and older, your new plan covers 100 percent of the first \$750 of in-network claims for an annual Well Care exam for each member covered under your plan. This means you won't have to pay copayments or coinsurance when you use a network provider and the services provided are less than \$750. For children up to age 7, there is no annual dollar limit. Refer to your Metro Government plan benefits for the preventive and wellness schedule (visit limits) for children under the age of 7.

Wellness screenings, such as a Well Woman visits, mammograms for women, prostate cancer (PSA) screenings for men, and colonoscopies will continue to be covered in-network at 80 percent and are not part of your annual preventive care benefit.

Pharmacy Benefits– More Options and a Bigger Network

Under your new pharmacy benefit plan, effective January 1, 2009, your prescription drug benefits will be administered by BlueCross BlueShield of Tennessee. Please note the following information related to your prescription drug program:

- **Copayments:** Under your pharmacy benefit plan, generic drugs require a \$10 copayment, and brand-name drugs require a \$20 copayment. If the cost of the drug is lower than your copayment, you will be charged the lower amount by the pharmacy. The copayments have not changed for the 2009 plan year.
- **Bigger Retail Pharmacy Network:** Your new retail pharmacy network, called RX04, includes pharmacies in Tennessee and across the nation. If you need a 34-day supply or less of a medication, you get the most out of your benefits when you purchase prescription drugs from a network pharmacy. Find a pharmacy in the RX04 network by using the Find a Pharmacy tool on www.bcbst.com. Or, you can call the customer service number on your ID card for assistance. All major drugstore chains as well as many independent pharmacies participate in the RX04 network.
- **Home Delivery Convenience at Retail Pharmacies:** You can purchase up to a 102-day supply of a prescription drug for just two copayments through the new Caremark Retail 90 Network. (Caremark is an independent company that manages pharmacy benefits for BlueCross BlueShield of Tennessee.) **It's important to know the Caremark Retail 90 Network does NOT include the Walgreen's drugstore chain.** Find a Caremark Retail 90 network pharmacy near you by visiting the Pharmacy section of www.bcbst.com and clicking on the Caremark Retail 90 link or contact customer service at the number on your ID card.

- **Prescriptions Delivered to You:** Enjoy the convenience of having your prescriptions delivered right to your house. Use Caremark Home Delivery to purchase up to a 102-day supply of a prescription drug for just two copayments. Learn more about this convenient option and how to get started with Caremark Home Delivery in the Pharmacy section of www.bcbst.com. Just click on the Home Delivery link.
- **Prescriptions on File with Walgreen's Health Initiatives:** If you currently have one of the following types of prescriptions with remaining refills on file with Walgreen's Health Initiatives (the company that administered your former pharmacy benefits in 2008), your prescriptions will be automatically transferred to BlueCross BlueShield of Tennessee. BlueCross BlueShield of Tennessee will coordinate with Walgreen's Health Initiatives and Metro to have your remaining refills transferred for: (1) mail service prescriptions; (2) prescriptions that were approved by WHI that require a prior authorization; and (3) prescriptions that have a quantity limit and WHI approved an override to a larger quantity. **For all other prescription refills, you will need to show your new BlueCross BlueShield of Tennessee identification card to the pharmacist for refills after January 1, 2009.**
- **Not All Prescriptions are Transferable:** It's important to know not all prescription drugs are transferable. Compounded drugs; prescriptions without any refills remaining; or controlled substances such as narcotics, some pain medications, tranquilizers, drugs that treat attention deficit hyperactivity disorder, and certain sleep medications, cannot be transferred. Expired prescriptions, as well as prescriptions that were never filled, are also not transferable. If you have a prescription that is not transferable, please contact Caremark's FastStart program at 1-866-443-9159 for assistance.
- **Specialty drugs or drugs that require prior authorization:** Specialty drugs can either be provider-administered or self-administered. **Also, certain drugs may require prior authorization or have quantity limitations. Please refer to the information attached to this letter regarding drugs with special guidelines and requirements.**

New Plan. New ID Card.

Because of these changes to your health and pharmacy benefits, you have a new BlueCross BlueShield of Tennessee member ID card.

Here are three important things you need to do before you use your new benefits:

1. **Check the personal information on your card.** If everything is correct, destroy any old ID cards and begin using your new card starting January 1, 2009. If any information on your ID card is incorrect, contact Customer Service immediately.
2. **Be sure to show your new ID card to your doctor on your next visit.** This ensures your doctor has the most up-to-date information on your benefits.
3. **Show your new ID card to your pharmacy.** Your ID card contains important information about your pharmacy benefits. So be sure to show your new ID card to the pharmacist the next time you visit the pharmacy so your benefit information can be updated.

If you are currently participating in Metro's "in Line of Duty" program, you will receive additional information from BlueCross BlueShield of Tennessee on how to purchase prescription drugs beginning January 1, 2009.

Learn More about your Benefits

Remember, you get the most out of your benefits when you understand how your coverage works. If you have any questions about your new benefits, call BlueCross BlueShield of Tennessee Customer Service at 1-800-367-7790, 8:00 a.m. - 5:00 p.m. ET, Monday-Friday.

You can also find valuable information about your benefits on the dedicated Metro Nashville Government Web page at www.bcbst.com/members/metro-gov.

Best of health,

BlueCross BlueShield of Tennessee