



Lead with Generics

Prescription
Step Therapy
Program



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GENERIC DRUGS: A SMART STEP TO BETTER HEALTH

Make generics your first step to better health. Generics are “copycats” of brand-name drugs and offer a better value. They’re safe and effective and cost less than brand-name drugs. And most importantly — they’re approved by the U.S. Food and Drug Administration (FDA).

LEAD WITH GENERICS

Lead with Generics, our prescription step therapy program, promotes the use of generic drugs as your first step to treat your condition. The program is designed to help you get effective treatment while keeping your prescription drugs affordable.

Lead with Generics requires you to try a generic option or similar alternative medication (in certain drug classes) before you use a brand-name drug.

The drug classes that require the use of generics first are those designed to treat chronic conditions such as arthritis, depression and high blood pressure.



The following categories of prescription drugs are included in our *Lead with Generics* program. Some examples of Step 2 brand-name drugs and their generic options are also included in each category:



Step Therapy Drug Classes	Example Generic Options (STEP 1 DRUGS)	Example Brand-Name Drugs (STEP 2 DRUGS)
Blood Pressure Medications	Benazepril, Captopril, Enalapril, Fosinopril, Lisinopril, Losartan, Moexipril, Perindopril, Quinapril, Ramipril, Trandolapril	Altace® (tablet), Amturnide®, Atacand®, Avapro®, Benicar®, Diovan®, Edarbi®, Micardis®, Tekturna®, Teveten®
	Amlodipine/Benazepril, Benazepril/HCTZ, Lisinopril/HCTZ, Losartan/HCTZ, Quinapril/HCTZ	Atacand HCT®, Avalide®, Azor®, Benicar HCT®, Diovan HCT®, Exforge®, Exforge HCT®, Micardis® HCT, Tekamlo®, Tekturna HCT®, Teveten HCT®, Tribenzor®, Valturna®
Cholesterol Medications	Lovastatin, Pravastatin, Simvastatin	Altoprev®, Advicor®, Caduet®, Crestor® (5 mg), Lescol®, Lescol XL®, Lipitor®, Livalo®, Simcor®, Vytorin®
Depression Medications	Citalopram, Fluoxetine, Fluoxetine DR, Paroxetine, Sertraline, Venlafaxine, Venlafaxine ER	Cymbalta®, Lexapro®, Luvox CR®, Peveva®, Pristiq®, Viibryd®
Stomach Acid Medications	Lansoprazole, Omeprazole, Pantoprazole, Omeprazole/Bicarbonate	Aciphex®, Dexilant®, Nexium®
Pain Medications	Diclofenac, Ibuprofen, Indomethacin, Ketorolac, Meloxicam, Naproxen, Naproxen Sodium	Arthrotec®, Celebrex®, Duexis®, Flector®, Naprelan CR®, Pennsaid®, Voltaren® Gel
Respiratory/Allergy Medications	Azelastine, Flunisolide, Fluticasone, Triamcinolone Acetonide	Astepro®, Beconase AQ®, Nasonex®, Omnaris®, Patanase®, Rhinocort Aqua®, Veramyst®
	Fexofenadine, Fexofenadine/Pse, Levocetirizine	Clarinetx®, Clarinetx-D®, Singulair®, Xyzal®
Sleep Medications	Zaleplon, Zolpidem	Ambien CR®, Edluar®, Lunesta®, Rozerem®, Silenor®, Zolpimist®
Frequent Urination Medications	Oxybutynin IR, Oxybutynin XL, Trospium	Detrol®, Detrol LA®, Enablex®, Gelnique®, Oxytrol®, Sanctura XR®, Toviaz®, Vesicare®
Long-Acting Pain Medications	Morphine sulfate controlled-release Oxymorphone HCL ER	Avinza®, Embeda®, Exalgo®, Kadian®, Opana ER®, OxyContin®
Acne Treatment Medications	Demeclocycline, Doxycycline, Minocycline, Tetracycline	Adoxa®, Doryx®, Monodox®, Morgidox® Oracea®, Solodyn®, Vibramycin®
Oral Diabetes Medications	Metformin, Metformin ER	Fortamet®, Glumetza®, Riomet®
	Metformin, Metformin ER, Metformin containing combination product	Actoplus Met®, Actos®, Avandamet®, Avandaryl®, Avandia®, Duetact®, Janumet® Januvia®, Kombiglyze XR®, Onglyza®, Tradjenta®
Bone Medications	Alendronate	Actonel®, Actonel® with Calcium, Atelvia® Boniva® (tablets only), Fosamax® oral solution, Fosamax Plus D®
Topical Acne Medications	Benzoyl peroxide, Clindamycin topical, Erythromycin topical, Sulfacetamide topical, Adapalene/benzoyl peroxide, Sodium sulfacetamide & sulfur cloth, foam, lotion, wash	Acanya®, Benzaclin®, Benzoyl® peroxide wash kit, Brevoxyl®, Clindacin PAC® Kit, Duac CS® Convenience Kit, Epiduo®, Metrogel® Kit, Tiaz® Wash, Ziana®
Topical Corticosteroids	Clobetasol Propionate, Desonide, Fluocinonide, Mometasone Furoate, Triamcinolone	Capex®, Clobex®, Halog®, Olux-E®, Pramoxone/EO®, Ultravate PAC®






With the generic drug, you pay the lowest out-of-pocket costs and get the best value.

If you choose a brand-name drug in the categories listed in our *Lead with Generics* program without first trying the generic option, you will be responsible for the full cost of the drug. If you try a generic option and it doesn't work for you, you may be able to take a brand-name drug without penalty.

Here's How It Works

The next time your doctor writes you a prescription in one of the drug classes identified for our program:

-  Ask if a generic option (Step 1) drug is right for you.
-  If you've already tried a generic option, or if your doctor decides one of these generics is not right for you, your physician may call 1.800.842.2015 to request an authorization for a brand-name (Step 2) drug.
-  If your physician's request for a brand-name drug does not meet the necessary criteria to start a brand-name drug (without you first trying a Step 1 drug), or if you simply choose a brand-name drug from our *Lead with Generics* program without first trying a generic option, the brand-name drug will not be covered under your benefits.

If You Are Already Using a Brand-Name (Step 2) Drug

If you are already taking a brand-name drug identified in our *Lead with Generics* program when the program is first implemented on your benefit plan, you are not required to change to a generic option. However, you are required to try a generic option for any new drug prescribed after the start of the program, if your treatment calls for Step 2 drugs included in our *Lead with Generics* program.

Why Lead with Generics?

This program is part of our long-term commitment to keeping the cost of healthcare down and our members' premiums as low as possible. Our *Lead with Generics* program is designed to save you money in two ways. First, in every benefit plan we offer, Step 1 generic drugs cost you less than Step 2 brand-name drugs. Second, using generic drugs helps to reduce overall costs and keep premiums down.

FOR MORE INFORMATION

To learn more or ask questions about our new *Lead with Generics* program, please contact:

Customer Service

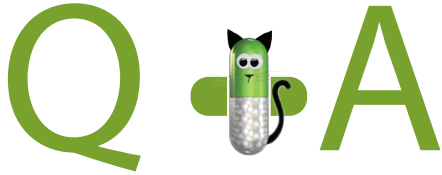
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To send our Customer Service Department a secure e-mail message, please go to our website at www.bcbsla.com, click Contact Us, then choose Online Customer Inquiry Form.



What is the *Lead with Generics* program?

Lead with Generics is a prescription step therapy program that requires members to try a lower-cost generic option first when filling a new prescription (in certain drug classes) before they try a higher-cost brand-name drug. Generic drugs are considered Step 1 in the program. Brand-name drugs are considered Step 2.

Why is Blue Cross starting this program?

We want to make sure that all of our members are getting the best value for their pharmacy dollars. Generics are typically less expensive than brand-name drugs and can effectively treat your condition. The average brand-name drug often costs nearly five times more than a generic drug. A generic option will typically cost much less, regardless of your insurance benefit plan.

I have been taking a brand-name drug included in the *Lead with Generics* program, and it is working well for me. Do I really need to switch and try the generic?

No. If you are already taking a brand-name drug included in the *Lead with Generics* program, you will not be required to change to the generic option. It's only when you start taking a newly prescribed drug in one of the classes listed in this brochure that you will be required to try a lower-cost generic option (Step 1) before a higher-cost brand-name (Step 2) drug.

My doctor has prescribed a brand-name drug that he thinks will work better for me than a generic drug. Am I still required to try a generic option?

If your doctor decides one of the Step 1 drugs isn't right for you, then the doctor can call us at 1.800.842.2015 for an authorization for a Step 2 drug. If your physician's request for a Step 2 drug does not meet the necessary criteria to start a Step 2 drug (without you first trying a Step 1 drug), or if you choose a Step 2 brand-name drug included in the *Lead with Generics* program without first trying a Step 1 generic option, *it will not be covered under your benefits, and you will be responsible for the full cost of the drug.*

 **Are generics really as effective and safe as brand-name drugs?**

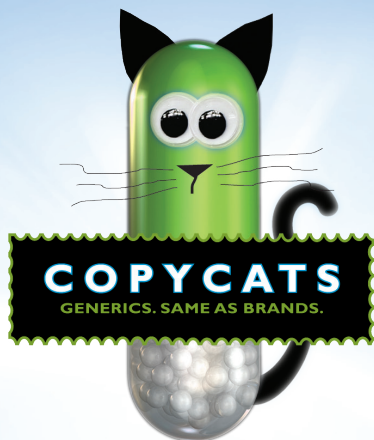
Yes, generic drugs are safe and effective. Generic drugs are approved by the U.S. Food and Drug Administration (FDA), just like brand-name drugs. This means that generics must undergo strict testing to ensure their effectiveness.

 **What should I do if I bring a new brand-name prescription from my doctor to the pharmacy to fill, and the pharmacy says that it can't be filled because I am required to try a generic option as part of the *Lead with Generics* program?**

If your prescription is denied at the pharmacy, please have the pharmacist check with your doctor and request that he prescribe a generic option (Step 1 drug). If your doctor does not believe a generic option will work for you, the pharmacist may ask your doctor to call 1.800.842.2015 and request an approval so that the brand-name drug may be covered by your plan if certain criteria are met. Pharmacists will be educated on how to provide you with a five-day supply of the brand-name drug if your prescription is denied and your doctor can't quickly be reached to prescribe a generic option.

 **Are the generic options included in Step 1 of the *Lead with Generics* program the same or equivalent to the Step 2 brand-name drugs?**

Generic equivalents and generic options work similarly to brand-name drugs. A generic equivalent is made with the same active ingredient as the brand-name drug. The chemicals in a generic option may differ slightly from the brand-name drug or its generic equivalent. But generic options are used to treat the same conditions — and most importantly, generic options are determined to be safe and effective by the FDA.



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