BlueCross BlueShield of North Carolina

IMPORTANT - NOTICE OF BENEFIT BOOKLET AMENDMENT
RETAIN FOR YOUR FILES

October 26, 2015
Sent via E-signature

To: Group Administrator

Re: Notice of Changes to Your Benefit Booklets

Dear Group Administrator:

Effective January 1, 2016, your prescription drug tier definitions will change. This will affect language in your benefit booklet(s).

The enclosed insert titled "Recent Changes" will replace information in your current benefit booklet(s). Please share this with your employees.

If your benefit booklets are currently online, a notice of this change will be posted on BlueConnectNC.com for your employees and their dependents.

If you have questions about these changes, please contact your Blue Cross and Blue Shield of North Carolina client manager. We appreciate the opportunity to serve you with your health plan needs.

Sincerely,

Steve Crist
Vice President, Group Segment

Enclosure

Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. ® - Marks of the Blue Cross and Blue Shield Association.

RECENT CHANGES

This section lists recent changes, which may include additions, deletions or revisions to your benefit booklet. These changes supersede language that appears elsewhere in your benefit booklet, and are effective at the start of your BENEFIT PERIOD (see "Summary of Benefits") unless otherwise noted.

Revisions to Your PRESCRIPTION DRUG Benefits (Effective January 1, 2016)

Your PRESCRIPTION DRUG benefit has a list of PRESCRIPTION DRUGS that is divided into levels or tiers. The tier placement of a PRESCRIPTION DRUG determines how much you will pay for a drug. **Effective January 1, 2016**, the PRESCRIPTION DRUG tier definitions will be revised. These revisions will impact language in your benefit booklet.

BCBSNC offers five different types of PRESCRIPTION DRUG benefit options (each with a different number of levels or tiers). Revisions to all options are provided below. **In order to determine which information listed below applies to your plan, consult your "Summary of Benefits."** You can also call BCBSNC Customer Service if you still have questions. The PRESCRIPTION DRUG tier benefit options are as follows:

- One Level of PRESCRIPTION DRUG Benefits: Your PRESCRIPTION DRUG benefits have the same benefit level for all PRESCRIPTIONS. For example, the "Summary of Benefits" shows the same coinsurance for all PRESCRIPTION DRUGS.
- Two Levels of PRESCRIPTION DRUG Benefits: Your PRESCRIPTION DRUG benefits have two benefit levels for PRESCRIPTION DRUGS. For example, the "Summary of Benefits" shows a copayment for GENERIC drugs, and a different copayment or coinsurance for BRAND-NAME drugs or SPECIALTY DRUGS.
- Three Levels of PRESCRIPTION DRUG Benefits: Your PRESCRIPTION DRUG benefits have three benefit levels for PRESCRIPTION DRUGS. For example, the "Summary of Benefits" divides your PRESCRIPTION DRUGS into Tier 1, Tier 2 and Tier 3 drugs.
- Four Levels of PRESCRIPTION DRUG Benefits: Your PRESCRIPTION DRUG benefits have four benefit levels for PRESCRIPTION DRUGS. For example, the "Summary of Benefits" divides your PRESCRIPTION DRUGS into Tier 1, Tier 2, Tier 3 and Tier 4 drugs.
- Five Levels of PRESCRIPTION DRUG Benefits: Your PRESCRIPTION DRUG benefits have five benefit levels for PRESCRIPTION DRUGS. For example, the "Summary of Benefits" divides your PRESCRIPTION DRUGS into Tier 1, Tier 2, Tier 3, Tier 4 and Tier 5 drugs.

Once you have reviewed your "Summary of Benefits" and determined your PRESCRIPTION DRUG benefit option by finding out the number of levels for your PRESCRIPTION DRUG benefit, look for the appropriate heading below that applies (for example, one level of PRESCRIPTION DRUG benefits). Please note that all other options do not apply.

One Level of PRESCRIPTION DRUG Benefits

The "PRESCRIPTION DRUG Benefits" section in "COVERED SERVICES" is amended by the following:

- Please note the following revisions to the row entitled "How the type of PRESCRIPTION DRUG may determine the amount you pay:"
  - The example in the first paragraph is deleted in its entirety and replaced with the following:
    Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by: the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).
  - The following information is also added:
    The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).

- The row entitled "Use of GENERIC PRESCRIPTION DRUGS" is changed to: "Use of Lower-Cost PRESCRIPTION DRUGS" and the first paragraph is deleted in its entirety and replaced with the following:
  When choosing a PRESCRIPTION DRUG, you and your DOCTOR should discuss whether a lower-cost PRESCRIPTION DRUG could provide the same results as a more expensive PRESCRIPTION DRUG. If you choose a BRAND-NAME PRESCRIPTION DRUG, your cost may be higher.

- The PRESCRIPTION DRUG benefits exclusions are amended by the following:
  - The following exclusion is deleted:
    Compounded and does not contain at least one ingredient that requires a prescription
  - And is replaced with the following:
    Compounded and does not contain at least one ingredient that is defined as a PRESCRIPTION DRUG (see "Glossary"). Compounds containing non-FDA approved bulk chemical ingredients are excluded from coverage

The "Glossary" section is amended by deleting the definitions for BIOLOGIC, BRAND NAME and GENERIC in their entireties and replacing them with the following:

BIOLOGIC
A complex large molecule drug produced from protein or living organisms.

BRAND NAME
The proprietary name of the PRESCRIPTION DRUG that the manufacturer owning the patent places upon a drug product or on its container, label or wrapping at the time of packaging. A brand-name drug has a trade name and is protected by a patent and can only be produced and sold by the manufacturer owning the patent. BCBSNC makes the final determination of the classification of brand-name drug products based on information provided by the manufacturer and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

GENERIC
A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a generic is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

Two Levels of PRESCRIPTION DRUG Benefits

The "Summary of Benefits" section is amended by the following:

- The reference to GENERIC drugs in the PRESCRIPTION DRUG section is changed to TIER 1 DRUGS. The reference to BRAND-NAME drugs or SPECIALTY DRUGS (including GENERIC or BRAND NAME SPECIALTY DRUGS) is changed to TIER 2, TIER 3 and TIER 4 DRUGS.

The "PRESCRIPTION DRUG Benefits" section in "COVERED SERVICES" is amended by the following:

- Please note the following revisions to the row entitled "How the type of PRESCRIPTION DRUG may determine the amount you pay:"
  - The example in the first paragraph is deleted in its entirety and replaced with the following:
    Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by: the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).
  - The following information is also added:
    The lowest cost PRESCRIPTION DRUGS, such as GENERICS, are generally located on the lowest tiers (Tier 1 and Tier 2). Higher cost PRESCRIPTION DRUGS, such as BRAND-NAME PRESCRIPTION DRUGS are generally located on the higher tiers (Tier 3 and Tier 4). All tiers of the FORMULARY may contain GENERIC and BRAND-NAME PRESCRIPTION DRUGS.

    SPECIALTY DRUGS, if applicable, are located on the highest tiers of the PLAN, even though they may be classified as GENERIC, BRAND-NAME, BIOLOGIC, or BIOSIMILAR PRESCRIPTION DRUGS. Visit BCBSNC's website at **bcbsnc.com** for additional information on the tier classification of PRESCRIPTION DRUGS.

The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).

- The row entitled "Use of GENERIC PRESCRIPTION DRUGS" is changed to: "Use of Lower-Cost PRESCRIPTION DRUGS" and the first paragraph is deleted in its entirety and replaced with the following:
  When choosing a PRESCRIPTION DRUG, you and your DOCTOR should discuss whether a lower-cost PRESCRIPTION DRUG could provide the same results as a more expensive PRESCRIPTION DRUG. If you choose a BRAND-NAME PRESCRIPTION DRUG, your cost may be higher.
- The PRESCRIPTION DRUG benefits exclusions are amended by the following:
  - The following exclusion is deleted:
    Compounded and does not contain at least one ingredient that requires a prescription
  - And is replaced with the following:
    Compounded and does not contain at least one ingredient that is defined as a PRESCRIPTION DRUG (see "Glossary"). Compounds containing non-FDA approved bulk chemical ingredients are excluded from coverage

<u>The "Glossary" section is amended by the following revisions:</u>

- The definitions for BIOLOGIC, BRAND NAME and GENERIC are deleted in their entireties and replaced with the following:

  BIOLOGIC
  A complex large molecule drug produced from protein or living organisms.

  BRAND NAME
  The proprietary name of the PRESCRIPTION DRUG that the manufacturer owning the patent places upon a drug product or on its container, label or wrapping at the time of packaging. A brand-name drug has a trade name and is protected by a patent and can only be produced and sold by the manufacturer owning the patent. BCBSNC makes the final determination of the classification of brand-name drug products based on information provided by the manufacturer and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

  GENERIC
  A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a generic is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

- The following new definitions are added:

  TIER 1 DRUGS
  The PRESCRIPTION DRUG tier which consists of the lowest cost tier of PRESCRIPTION DRUGS, most are GENERIC.

  TIER 2 DRUGS
  The PRESCRIPTION DRUG tier which consists of medium-cost PRESCRIPTION DRUGS, most are GENERIC, and some BRAND-NAME PRESCRIPTION DRUGS.

  TIER 3 DRUGS
  The PRESCRIPTION DRUG tier which consists of higher-cost PRESCRIPTION DRUGS, most are BRAND-NAME PRESCRIPTION DRUGS, and some SPECIALTY DRUGS.

  TIER 4 DRUGS
  The PRESCRIPTION DRUG tier which consists of the highest-cost PRESCRIPTION DRUGS, most are SPECIALTY DRUGS.

Three Levels of PRESCRIPTION DRUG Benefits

The "PRESCRIPTION DRUG Benefits" section in "COVERED SERVICES" is amended by the following:

- Please note the following revisions to the row entitled "How the type of PRESCRIPTION DRUG may determine the amount you pay:"
  - The example in the first paragraph is deleted in its entirety and replaced with the following:
    Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by: the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).
  - The following information is also added:
    The lowest cost PRESCRIPTION DRUGS, such as GENERICS, are generally located on the lowest tiers (Tier 1 and Tier 2). Higher cost PRESCRIPTION DRUGS, such as BRAND-NAME PRESCRIPTION DRUGS are generally located on the higher tiers (Tier 3 and Tier 4). All tiers of the FORMULARY may contain GENERIC and BRAND-NAME PRESCRIPTION DRUGS.

    SPECIALTY DRUGS, if applicable, are located on the highest tiers of the PLAN, even though they may be classified as GENERIC, BRAND-NAME, BIOLOGIC, or BIOSIMILAR PRESCRIPTION DRUGS. Visit BCBSNC's website at **bcbsnc.com** for additional information on the tier classification of PRESCRIPTION DRUGS.

    The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).

- The row entitled "Use of GENERIC PRESCRIPTION DRUGS" is changed to: "Use of Lower-Cost PRESCRIPTION DRUGS" and the first paragraph is deleted in its entirety and replaced with the following:
  When choosing a PRESCRIPTION DRUG, you and your DOCTOR should discuss whether a lower-cost PRESCRIPTION DRUG could provide the same results as a more expensive PRESCRIPTION DRUG. If you choose a BRAND-NAME PRESCRIPTION DRUG, your cost may be higher.

- The PRESCRIPTION DRUG benefits exclusions are amended by the following:
  - The following exclusion is deleted:
    Compounded and does not contain at least one ingredient that requires a prescription
  - And is replaced with the following:
    Compounded and does not contain at least one ingredient that is defined as a PRESCRIPTION DRUG (see "Glossary"). Compounds containing non-FDA approved bulk chemical ingredients are excluded from coverage

The "Glossary" section is amended by the following revisions:

- The definitions for BIOLOGIC, BRAND NAME and GENERIC are deleted in their entireties and replaced with the following:

  BIOLOGIC
  A complex large molecule drug produced from protein or living organisms.

  BRAND NAME
  The proprietary name of the PRESCRIPTION DRUG that the manufacturer owning the patent places upon a drug product or on its container, label or wrapping at the time of packaging. A brand-name drug has a trade name and is protected by a patent and can only be produced and sold by the manufacturer owning the patent. BCBSNC makes the final determination of the classification of brand-name drug products based on information provided by the manufacturer and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

GENERIC
A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a generic is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

- The following new definitions are added:

TIER 1 DRUGS
The PRESCRIPTION DRUG tier which consists of the lowest cost tier of PRESCRIPTION DRUGS, most are GENERIC.

TIER 2 DRUGS
The PRESCRIPTION DRUG tier which consists of medium-cost PRESCRIPTION DRUGS, most are GENERIC, and some BRAND-NAME PRESCRIPTION DRUGS.

TIER 3 DRUGS
The PRESCRIPTION DRUG tier which consists of higher-cost PRESCRIPTION DRUGS, most are BRAND-NAME PRESCRIPTION DRUGS, and some SPECIALTY DRUGS.

Four Levels of PRESCRIPTION DRUG Benefits

The "PRESCRIPTION DRUG Benefits" section in "COVERED SERVICES" is amended by the following:

- Please note the following revisions to the row entitled "How the type of PRESCRIPTION DRUG may determine the amount you pay:"
  - The example in the first paragraph is deleted in its entirety and replaced with the following:
    Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by: the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).
  - The following information is also added:
    The lowest cost PRESCRIPTION DRUGS, such as GENERICS, are generally located on the lowest tiers (Tier 1 and Tier 2). Higher cost PRESCRIPTION DRUGS, such as BRAND-NAME PRESCRIPTION DRUGS are generally located on the higher tiers (Tier 3 and Tier 4). All tiers of the FORMULARY may contain GENERIC and BRAND-NAME PRESCRIPTION DRUGS.

    SPECIALTY DRUGS, if applicable, are located on the highest tiers of the PLAN, even though they may be classified as GENERIC, BRAND-NAME, BIOLOGIC, or BIOSIMILAR PRESCRIPTION DRUGS. Visit BCBSNC's website at **bcbsnc.com** for additional information on the tier classification of PRESCRIPTION DRUGS.

    The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).

- The row entitled "Use of GENERIC PRESCRIPTION DRUGS" is changed to: "Use of Lower-Cost PRESCRIPTION DRUGS" and the first paragraph is deleted in its entirety and replaced with the following:
  When choosing a PRESCRIPTION DRUG, you and your DOCTOR should discuss whether a lower-cost PRESCRIPTION DRUG could provide the same results as a more expensive PRESCRIPTION DRUG. If you choose a BRAND-NAME PRESCRIPTION DRUG, your cost may be higher.

- The PRESCRIPTION DRUG benefits exclusions are amended by the following:
  - The following exclusion is deleted:
    Compounded and does not contain at least one ingredient that requires a prescription
  - And is replaced with the following:

Compounded and does not contain at least one ingredient that is defined as a PRESCRIPTION DRUG (see "Glossary"). Compounds containing non-FDA approved bulk chemical ingredients are excluded from coverage

The "Glossary" section is amended by the following revisions:

- The definitions for BIOLOGIC, BRAND NAME and GENERIC are deleted in their entireties and replaced with the following:

  BIOLOGIC
  A complex large molecule drug produced from protein or living organisms.

  BRAND NAME
  The proprietary name of the PRESCRIPTION DRUG that the manufacturer owning the patent places upon a drug product or on its container, label or wrapping at the time of packaging. A brand-name drug has a trade name and is protected by a patent and can only be produced and sold by the manufacturer owning the patent. BCBSNC makes the final determination of the classification of brand-name drug products based on information provided by the manufacturer and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

  GENERIC
  A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a generic is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

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  TIER 1 DRUGS
  The PRESCRIPTION DRUG tier which consists of the lowest cost tier of PRESCRIPTION DRUGS, most are GENERIC.

  TIER 2 DRUGS
  The PRESCRIPTION DRUG tier which consists of medium-cost PRESCRIPTION DRUGS, most are GENERIC, and some BRAND-NAME PRESCRIPTION DRUGS.

  TIER 3 DRUGS
  The PRESCRIPTION DRUG tier which consists of higher-cost PRESCRIPTION DRUGS, most are BRAND-NAME PRESCRIPTION DRUGS, and some SPECIALTY DRUGS.

  TIER 4 DRUGS
  The PRESCRIPTION DRUG tier which consists of the highest-cost PRESCRIPTION DRUGS, most are SPECIALTY DRUGS.

Five Levels of PRESCRIPTION DRUG Benefits

The "PRESCRIPTION DRUG Benefits" section in "COVERED SERVICES" is amended by the following:

- Please note the following revisions to the row entitled "How the type of PRESCRIPTION DRUG may determine the amount you pay:"
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    Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by: the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).
  - The following information is also added:
    The lowest cost PRESCRIPTION DRUGS, such as GENERICS, are generally located on the lowest tiers (Tier 1 and Tier 2). Higher cost PRESCRIPTION DRUGS, such as BRAND-NAME PRESCRIPTION DRUGS are generally

located on the higher tiers (Tier 3 and Tier 4). All tiers of the FORMULARY may contain GENERIC and BRAND-NAME PRESCRIPTION DRUGS.

SPECIALTY DRUGS, if applicable, are located on the highest tiers of the PLAN, even though they may be classified as GENERIC, BRAND-NAME, BIOLOGIC, or BIOSIMILAR PRESCRIPTION DRUGS. Visit BCBSNC's website at **bcbsnc.com** for additional information on the tier classification of PRESCRIPTION DRUGS.

The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally-recognized drug databases (e.g., Medispan).

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  GENERIC
  A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a generic is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

- The following new definitions are added:

  TIER 1 DRUGS
  The PRESCRIPTION DRUG tier which consists of the lowest cost tier of PRESCRIPTION DRUGS, most are GENERIC.

  TIER 2 DRUGS
  The PRESCRIPTION DRUG tier which consists of medium-cost PRESCRIPTION DRUGS, most are GENERIC, and some BRAND-NAME PRESCRIPTION DRUGS.

TIER 3 DRUGS
The PRESCRIPTION DRUG tier which consists of high-cost PRESCRIPTION DRUGS, most are BRAND-NAME PRESCRIPTION DRUGS.

TIER 4 DRUGS
The PRESCRIPTION DRUG tier which consists of the higher-cost PRESCRIPTION DRUGS, most are BRAND-NAME PRESCRIPTION DRUGS, and some SPECIALTY DRUGS.

TIER 5 DRUGS
The PRESCRIPTION DRUG tier which consists of the highest-cost PRESCRIPTION DRUGS, most are SPECIALTY DRUGS.

Lisa L. Hughes
Lisa L. Hughes (Oct 20, 2015)