



Coverage for preventive drugs for adults and children

Did you know certain drugs are available to you with no cost-sharing?

Your Independence Blue Cross (IBC) health plan's prescription drug benefit covers the following list of preventive care drugs with no cost-sharing, as required by the federal health care law.

The drugs on this list include certain prescription and over-the-counter products, including generics and those brands that do not have a generic equivalent. These drugs are eligible for coverage with no cost-sharing with a doctor's prescription when provided by a participating retail or mail pharmacy.*

Use this list to talk with your doctor about options that may be appropriate and available to you at no cost.

Adults' \$0 Preventive Drugs

Aspirin — for men age 45-79 and woman age 55-79 to prevent cardiovascular disease

- does not include combination products

Breast cancer chemoprevention — for all women

- includes tamoxifen, Evista® (raloxifene), anastrozole, exemestane, and letrozole

To be eligible for no cost-sharing you'll need to:

- get a prescription from your doctor
 - fill the prescription at an in-network pharmacy
 - meet any applicable age/gender/condition requirements
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* Certain designated preventative medications will not be subject to any cost-sharing or deductibles, but will be subject to the terms and conditions of your benefits contract, including age and gender requirements.

Contraceptives — for women

- includes, but not limited to, oral, injectable, implantable, transdermal (i.e., OrthoEvra), diaphragms, cervical caps, devices (IUDs), intravaginal (i.e., NuvaRing), female condoms, and contraceptive film and jelly

Folic acid — for women planning for or capable of pregnancy

- limited to 0.4 to 0.8 mg of folic acid
- includes combination products

Tobacco interventions — for adults who use tobacco products

- includes Chantix, Zyban (Bupropion HCL), and nicotine replacement (i.e., nicotine gums, nicotine inhalers, and nicotine patches)

Vitamin D — to help prevent fractures due to falls in adults age 65 years and older

- does not include combination products

Children's \$0 Preventive Drugs

Fluoride — for children ages 6 months to 6 years old

- does not include combination products
- does not include toothpastes and rinse because those are only indicated for children more than 6 years old

Iron — for children ages 6 months to 12 months who are at increased risk for iron-deficiency anemia

- does not include combination products

Questions? Call the phone number on the back of your member ID card for more information

This document is intended to offer a general overview of the health care reform law as it relates to coverage for certain designated preventive drugs. The medications on the preventive drug list are periodically reviewed by IBC and are subject to change in accordance with the requirements of the health care law. Preventive medications on this list will not be subject to any cost-sharing when you use a participating in-network pharmacy, but will be subject to the terms and conditions of your benefits contract, including age and gender requirements. This list was developed based on IBC's interpretation of health care reform requirements. If the government releases additional guidance on preventive medications, this list may be revised accordingly.

Please see your summary of benefits, member handbook, and/or benefit booklet to determine if your plan includes coverage for in-network preventive services with no cost-sharing. If not, the preventive drugs on this list may be subject to a copayment, coinsurance, or deductible.

Prevention matters

Getting preventive care and taking prescribed preventive medications can help you and your family stay healthier and lower your out-of-pocket medical costs.

What are generic drugs?

Generic drugs are prescription medications that have the same active ingredients, dosage amounts, strength, safety, and quality as brand-name prescription medications. Generics are as safe as their brand-name counterparts. Talk to your doctor to see if generic drugs are right for you.
