



The signs
of a healthier Vermont

Wellness Drug Rider

Wellness Drug Rider – Promoting wellness, reducing costs

A consumer-directed health plan does more than just promote smarter spending on health care services and prescription drugs; it actually emphasizes and encourages good preventive care to help maintain an individual's overall health – now and in the future. The Wellness Drug Rider from Blue Cross and Blue Shield of Vermont provides another way for your employees to stretch their pre-tax health care dollars and focus on improving their personal health.

Advantages of the Wellness Drug Rider

IRS guidelines for consumer-directed health plans stipulate that preventive care, including prescription medications used for preventive purposes, can be paid for outside of the deductible. With the Wellness Drug Rider, your employees can purchase these drugs with a low co-pay or coinsurance amount – meaning first-dollar coverage for these important drugs.

How medications are processed and paid

The Wellness Drug Rider includes prescription drugs approved by the FDA to help prevent certain medical conditions as defined by the IRS. If a plan benefit includes the Wellness Drug Rider, any drug on the list will be processed at the appropriate co-pay or coinsurance, as if the deductible had been met.

All other drugs covered under the plan benefit will be subject to the deductible. Once the annual out-of-pocket has been met, all prescription drugs, including the preventive drugs, are covered according to your benefit. Drugs on the list were evaluated and selected based on IRS guidance and clinical validation to ensure that the indications for which they are commonly prescribed are considered preventive within established guidelines. Cost or formulary status was not a factor in the evaluation and approval process.

The Wellness Drug Rider currently includes medications for:

- Asthma
- Blood thinners
- Cholesterol
- Diabetes
- Hypertension
- Osteoporosis
- Prenatal nutrient deficiency

Find out more

For the complete list of wellness drugs that we cover under your benefit, please visit, www.bcbsvt.com/rxcenter.

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**BlueCross BlueShield
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