



FlexAccess™ Qualified HDHP

Worry-Free Savings on Prescriptions



FlexAccess Qualified High Deductible Health Plan can help you lower your out-of-pocket costs if you take high-cost medications. This program is part of the Blue Cross and Blue Shield of Illinois qualified **high-deductible health plan** your employer offers.¹

If you haven't met your HDHP deductible yet, you may be struggling to pay for your medications. One option is to sign up for a drug manufacturer's coupon (or copay assistance) program. These available programs may lower what you owe for your prescriptions.²

How it Works

- If you are not using an available drug manufacturer coupon program today to help pay for your covered high-cost medications, you may get a letter, or in some cases, a phone call to help you get set up.
- To stay within IRS rules, the value of any coupon used will not apply to your yearly plan deductible and/or out-of-pocket maximum. Only the amount you pay out-of-pocket may apply.
- After you've met your yearly plan deductible, you'll pay the copay or coinsurance cost for your prescriptions, based on your benefits.

Not using a manufacturer coupon program today?

- You can search for one on the drug manufacturer's website,
- Ask your pharmacist, or
- Call Prime Member Services at 844-210-0823, M-F, 8 a.m. to 4 p.m., CT, for help in finding one or for any copay assistance questions.

1. Members in an HDHP plan are responsible for the drug cost (retail value) until the plan yearly deductible has been met. These plans are designed to have a high deductible in exchange for lower monthly premiums and adhere to IRS guidelines for minimum deductibles and out-of-pocket maximums. The FlexAccess Qualified HDHP program helps members comply with the IRS guidelines for members enrolled in these health plan types.

2. If there are no available coupon programs, members are responsible for the cost of the prescription based on their standard benefits.

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