



## IS THERE A DESIGNATED PHARMACY FOR YOUR SPECIALTY MEDICATIONS?

Specialty medications are generally prescribed to treat serious or chronic conditions, such as multiple sclerosis, hepatitis C and rheumatoid arthritis and have special handling or storage requirements. Members needing a specialty medication must utilize Prime Specialty Pharmacy.

## WHAT 90-DAY MAIL-ORDER PHARMACIES ARE AVAILABLE?

Members can use the following mail order pharmacies—

- **Costco Mail Order Pharmacy**  
406.607.6861 or [costco.com/pharmacy](http://costco.com/pharmacy)
- **Prime Mail**  
877-357-7463 or [myprime.com](http://myprime.com)
- **Ridgeway Pharmacy**  
800.630.3214 or [ridgeway.pharmacy/](http://ridgeway.pharmacy/)

### PHARMACY BENEFIT QUESTIONS

#### Prescription Drug / Coverage Questions

[myprime.com](http://myprime.com) | 866-325-5230

#### Pharmacy Eligibility / Prescription Card Questions

MUST Customer Support  
(800) 845-7283 | (406) 457-4400 (Helena area)  
[contact@ms-sf.org](mailto:contact@ms-sf.org) | fax 406.442.4161

## WHO WE ARE

Montana Unified School Trust (MUST) was started on July 1, 1987, for the purpose of ensuring that Montana's public schools had options available when it came to providing health benefits for their employees. We are a multi-employer, self-funded, non-federal government plan, federally regulated by the Public Health Service Act.

## OUR MISSION

To serve the public education community of Montana by providing high-quality, cost-effective health benefit plans and services through the Montana Unified School Trust.

## YOUR MUST TEAM

We are committed to—

- **Exceptional Service.** Serving members every day, not just the day they enroll.
- **Integrity.** Being honest in all that we do.
- **Innovation.** Using technology and creativity to deliver solutions.
- **Continuous Improvement.** Always getting better at what we do.
- **Wellness.** Improving the health and well-being of our members and employees.

## OUR VISION

To be the most trusted benefits provider in Montana.



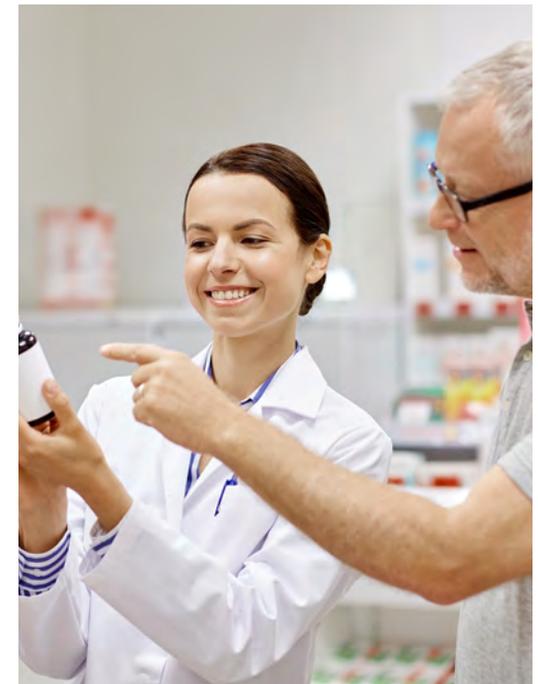
[www.mustbenefits.org](http://www.mustbenefits.org) ■ (800)845-7282 ■ (406)457-4400  
PO Box 4579 ■ Helena, Montana 59604-4579

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## UNDERSTANDING HEALTH INSURANCE

*Navigating Your  
MUST Pharmacy  
Benefit*

## MONTANA UNIFIED SCHOOL TRUST (MUST) BENEFIT OVERVIEW

MUST's pharmacy benefit is administered through Prime Therapeutics. The benefit uses a Performance Drug List (formulary) and Advantage Plus Pharmacy Network to provide members with a managed selection of pharmacy choices.

The benefit includes utilization clinical management programs. These programs include—

- **Prior Authorization** (encourages safe and cost-effective drug use);
- **STEP Therapy** (helps determine if lower cost therapeutic equivalents are available)
- **Dispensing Limits** (eliminates waste).

## WHAT ARE THE PRESCRIPTION CO-PAY COSTS?

For traditional plans—Comprehensive Major Medical (CM), Revised Major Medical Plan (RM), and Blue Options (non-HDHP)—there is a 6-tier formulary design. The copays for a 30 day supply are—

Formulary Tier	Copay
Preferred Generic	\$10
Non-Preferred Generic	\$30
Preferred Brand	\$50
Non-Preferred Brand	\$150
Preferred Specialty	\$150
Non-Preferred Specialty	\$300

- For a 90-day supply (at retail through the pharmacy or by mail order), the copay is equal to 2 times the 30 day copay amount.

## WHAT IS PERFORMANCE DRUG LIST

This list contains all available covered prescription drugs. Drugs not covered are not listed. The list identifies if a drug is Preferred Generic, Non-Preferred Generic, Preferred Brand, Non-Preferred Brand, Preferred Specialty Drug, or Non-Preferred Specialty Drug. The list is updated quarterly and available at [mustbenefits.org/pharmacy](http://mustbenefits.org/pharmacy). You can also access your MyPrime pharmacy benefit information conveniently through your online Blue Access for Members (BAM) account.

## WHAT IS THE ADVANTAGE PLUS PHARMACY NETWORK?

This is the MUST network of pharmacies. When using the MyPrime pharmacy locator and cost finder, click on **Pharmacies** at top and then select **Advantage Plus Network**. Note CVS/Target pharmacies are out-of-network; however, all Montana cities with these pharmacies have alternate in-network options available.

## WHAT IS BLUE ACCESS FOR MEMBERS (BAM)?

BAM is a secure member website that provides access to health care benefit information, claim status and history, and easy-to-use tools from your computer or mobile device. Through BAM, members can easily access their MyPrime pharmacy information. To register or sign-in, visit [bcbsmt.com](http://bcbsmt.com) ▶ Member Services.



## HOW DOES MY PHARMACY BENEFIT WORK UNDER A HIGH DEDUCTIBLE HEALTH PLAN (HDHP)?

HDHP members pay 100% of medication costs until their medical plan deductible is met. After the deductible is met, covered prescriptions are paid at a 100%.

- All MUST HDHPs include an **expanded preventive drug list** that covers additional preventive prescriptions at \$0 before deductible. This preventive drug program includes prescriptions in the following categories: anti-coagulants/anti-platelets, bowel preparation, breast cancer prevention, contraceptives, diabetes medications and supplies, fluoride supplements, high blood pressure, high cholesterol, osteoporosis, respiratory, tobacco cessation and vaccines.

## WHAT IS THE BASIC MEDICAL PLAN PHARMACY BENEFIT?

MUST members with a Basic Plan have access to a discount card only for non-ACA preventive medications at a discount rate. ACA preventive prescriptions are covered at 100%.