Wellness Drugs Rider

Your *Certificate of Coverage* is amended as described in this document. This Rider becomes a part of your Contract and is subject to all provisions. Please refer to all sections of your Contract, including your *Outline of Coverage*, for guidelines on coverage and Cost-Sharing details.

1. Covered Services

The chapter in your Certificate entitled "Covered Services" is hereby amended.

The following covered language is ADDED:

Wellness Drugs

Your Plan provides benefits for use of medications purchased at a Network Pharmacy and prescribed to prevent the occurrence of a disease or condition if you have risk factors for that disease or condition. Furthermore, they can also be used to prevent the recurrence of a disease or condition if you have recovered.

Wellness medications may prevent conditions such as:

- high blood pressure;
- high cholesterol;
- diabetes;
- asthma;
- osteoporosis;
- blood clotting; and
- prenatal nutrient deficiency.

Please note the list of wellness drugs can change from time to time. To get the most up-to-date listing, visit our website at www.bluecrossvt.org/pharmacies-medications/lists-covered-medications or call the pharmacy phone number on the back of your ID card.

Limitations

You must use a Network Pharmacy or Network home delivery pharmacy to receive benefits. To locate a Network Pharmacy, visit our website at **www.bluecrossvt.org/pharmacies-medications** and click on the "Find a Pharmacy" link.

Exclusions

Drugs excluded elsewhere in your Contract are also excluded from this benefit.

Don C. George President and CEO