

Wellness Drug Rider

Your Certificate of Coverage is amended as described in this document. This Rider becomes a part of your Certificate of Coverage and is subject to all provisions of your Contract. This Rider adds an additional benefit to the Prescription Drug benefits described in your Contract or in any other riders that are part of it.

1. Covered Services

The Chapter in your Certificate entitled Covered Services is hereby amended by adding the following language.

Wellness Drugs

We provide special 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, or to prevent the recurrence of a disease or condition if you have recovered.

Preventive medications may prevent conditions such as:

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

We include a list of the drugs that we currently cover under your benefit at our Rx Center on www.bcbsvt.com. Our list of Wellness Drugs can change and will be updated from time to time. We will inform you of changes using newsletters and other mailings. To get the most up-to-date listing, you may visit our website at www.bcbsvt.com or call the pharmacy phone number on the back of your ID Card.

Limitations

You must use a Network Pharmacy or our Network mail order pharmacy to receive benefits. To locate a Network Pharmacy, visit our website at www.bcbsvt.com and click on the "Find A Doctor" link.

Exclusions

Drugs excluded by your Certificate of Coverage or by any other riders that are part of it are also excluded from this benefit.

Payment Terms

Please refer to your Outline of Coverage to determine the specific payment requirements of your wellness drugs benefit and your other prescription drug benefits.



Don C. George
President
The Vermont Health Plan