

You Can Save More on Your Generic Prescriptions

Many pharmacies are now offering generic discount programs. While these discount programs offer customers the chance to save more on their generic drugs, we want to let you know that you can get even greater benefit from using your medical ID card combined with a generic discount program. In fact, with the generic prescription you're currently taking, you may be able to pay less at a retail pharmacy that offers a generic discount program!

Here's some information on how you can get the most value from these programs.

You can take advantage of lower-cost generics at the pharmacy while still using your insurance ID card!

Q: If my copay for generics at the pharmacy is \$15, but my pharmacy charges \$4 for generic drugs, which amount do I pay?*

A: You will pay \$4. You will pay the discounted generic drug price OR your copay, whichever is less.

When you show your medical ID card, you'll get your prescription and:

- Automatic review for drug interactions with other prescriptions you may be taking.
- Electronic filing of your claim...no filling out paperwork!
- Your payment will apply to your deductible and out-of-pocket maximum (if your plan includes these).

Q: Are all generic drugs part of these retail discount programs?

A: No. Each pharmacy maintains its own list of generic drugs that applies to its discount program. One pharmacy may offer a generic drug at a lower cost, while another pharmacy does not. Ask your pharmacy for a list of the generic drugs that applies to its discount program.

**Some pharmacies may require that you sign up for their discount program to take advantage of the lower-cost generics.*

Q: Can I still get the lower-cost generic without showing my medical ID card at the pharmacy?

A: Yes. But you should always use your medical ID card so the pharmacist can check for drug interactions and submit your claim electronically.

Q: Are generic drugs safe to use?

A: Yes! Generic drugs are not only safe, effective and FDA-approved, but they may also increase your savings. This means that by choosing a generic drug, you can expect the same safety and effectiveness as the brand drug, at a potentially lower cost to you.



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Q: What's the difference between generic and brand-name drugs?

A: The difference between generic and brand-name drugs is minimal. Sometimes people are suspicious of generic drugs, which tend to have long names and are never featured in ads. But according to FDA regulations, any generic drug must have the same active ingredients in the same amounts as the brand-name version. Generic drugs must also be "bioequivalent" to brand-name drugs, meaning they are expected to act in the body just as the brand-name drug would.

Q: I am currently taking a brand-name drug, but my doctor said it would be OK to switch to a generic form of that drug. How do I switch to a generic?

A: First, ask your doctor for a prescription for a generic equivalent of the drug you are taking. Bring your new prescription to the pharmacy and present your medical ID card.

If the generic drug is on the pharmacy's discount drug list, you'll get the generic drug at the lower cost. If the generic drug is not on that pharmacy's discount drug list, you'll pay your normal copay or fee.



If You Haven't Already Made the Switch to Generic Drugs, Now is the Time!

Saving on prescription drugs is easy! Simply ask your doctor if taking a generic alternative of the drug you're being prescribed can be used to treat your condition. Only you and your doctor can decide what's best for you, so be sure to discuss these options with him or her.

For more information about generics or your prescription benefit, talk to your plan administrator or register at www.wellpointextrx.com.

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