

Generic Drug Incentive Program

Keep your costs down with generic drugs

Are you looking for a way to help keep your prescription costs down? Your plan offers you an incentive that will let you keep more money in your own pocket when you use generic medications.

Generic Drug Incentives

Most people are familiar with the brand-name medications that treat common conditions like allergies, asthma and heartburn. But did you know there are generic medications available to treat those and many other conditions? Generics contain the same active ingredients as brand-name medications, work the same way and must meet the same rigorous U.S. Food and Drug Administration standards for quality, strength, purity and potency.

As part of a major medical plan, you pay 100 percent of the cost of your medications until you meet your annual deductible. As an incentive to use generics, your plan offers a program where the “member pays the difference.” With this program, if a generic equivalent is available and you still buy the brand-name medication, the difference in cost between the generic and brand medications does not apply to your deductible or out-of-pocket amounts. Plus, you will continue to pay the difference in cost after you meet your deductible.

Example*

Your plan has a \$2,500 deductible. Once you meet the deductible, your plan pays 100 percent of the cost of your covered medications. Your doctor prescribes Strattera to help treat attention deficit/hyperactivity disorder (ADHD). Strattera has a generic equivalent, atomoxetine. You can fill a 30-day prescription of brand-name Strattera or generic atomoxetine at a participating retail pharmacy.

		Strattera®	atomoxetine
Deductible Phase	30-day prescription cost	\$472.34	\$120.10
	Amount you pay	\$472.34	\$120.10
	Amount accumulating to your deductible	\$120.10	\$120.10
	Amount you paid that does not accumulate to your deductible (\$472.43 - \$120.10)	\$352.24	\$0
After Deductible Phase	Amount you pay with the “member pays the difference” generic incentive program (\$472.43 - \$120.10)	\$352.24	\$0

By talking to your doctor or pharmacist and choosing the generic equivalent when available, you can save money on each 30-day fill.

*This is an example only. Your costs will vary based on your plan and your medication(s).

Note: If your plan offers mail-order services for long-term prescriptions (those you take for three months or more), the generic equivalent will automatically be substituted unless you or your provider specifies the brand-name drug must be provided through a dispense-as-written (DAW) order.