



# Looking for a way to save money on prescriptions?

Preferred Generics is the way to go!

We know being able to stretch those health care dollars is just as important as finding the right health plan. Saving money is easy to do when you choose a generic drug over a brand-name drug through our Preferred Generics program.

With this program, generic drugs are the preferred way to go because:

- They work just as well as brand-name drugs.
- They often cost a lot less.
- Simply switching to generics can help you manage health conditions, while also saving you money.
- Keep in mind that generic and brand-name drugs have the same active ingredient, strength and dose. The U.S. Food and Drug Administration (FDA) requires that generics meet the same high standards for purity, quality, safety and strength.

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## Here's how Preferred Generics works

Through the program, whenever a doctor prescribes medicine for you, you'll be encouraged to use generic drugs when they're available. If you choose to go with a brand-name drug instead, it'll cost you more out of pocket. You will pay the generic cost share that's part of your plan, plus the cost difference between the brand-name and generic drugs. That cost difference will not be applied to your deductible — if you have one — or the out-of-pocket maximum.

Take a look at how much more you would pay if you choose a brand-name drug:

### Example: Plan with a copay

*Sue needs a medication for her sinus infection. Her plan has a \$20 copay for generics and a \$40 copay for most brand-name drugs.*

Sue will need to pay the cost difference between the brand and generic drugs:

Cost for the brand-name drug:	\$160
Cost for the generic drug:	<u>-\$60</u>
This cost difference amount will not be applied to her plan out-of-pocket maximum:	\$100
Plus, she'll pay her brand drug copay:	+\$40
Sue's cost for a 30-day supply of the brand-name drug:	\$140

*If Sue goes with the generic drug though, she'll only pay the \$20 generic copay.*

### Example: Plan with a deductible

*Sue needs a medication for her sinus infection. Her plan has a \$2,500 deductible.*

Sue's cost for a 30-day supply of the brand-name drug:	\$160
Cost for the generic drug:	<u>-\$60</u>
This amount will not be applied to Sue's plan deductible or out-of-pocket maximum	\$100

*If Sue goes with the generic drug though, she'll only pay \$60 for the cost of the generic.*



## How do you know if a generic is right for you?

You should never switch any medicine until you talk to your doctor. You can ask the doctor if there's a generic option for the medicine you take — and see if it's right for you. If so, the doctor can write a new prescription for the generic drug, helping you save money and avoid paying extra costs