

Generic Drug Incentive Program

Keep your costs down with generic drugs

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

Generic Drug Incentives

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

Your plan offers a generic drug incentive, known as “member pays the difference.” With this program, if a generic equivalent is available and you still buy the brand-name drug, you will pay your plan’s brand-name drug copay (preferred or non-preferred) PLUS the difference in cost between the generic and the brand-name drug. By choosing the generic drug, you save money.

Example

You need to fill a prescription for Strattera® to help treat attention deficit/hyperactivity disorder (AD/HD). You can fill a 30-day prescription of brand-name Lipitor or its generic equivalent, atorvastatin, at a participating retail pharmacy. Your plan includes the following copays for each 30-day supply¹:

- \$10 generic, \$30 preferred brand-name, \$50 non-preferred brand-name¹

	Strattera®	atomoxetine
30-day prescription cost ²	\$472.34	\$120.10
Your copay	\$50.00	\$10.00
“Member pays the difference” incentive (\$472.34-\$120.10)	\$352.24	N/A
Your total cost	\$402.24	\$10.00

By choosing the generic equivalent, you keep \$392.24 in your own pocket for each 30-day fill.

¹ Your drug costs will vary based on your plan.

² Drug prices vary.

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. Your “member pays the difference” incentive may still apply.