



The right medications at the right cost

Prescription drugs can protect your family's health, but they're getting more expensive every year. You have options though, when it comes to what type of medication you should purchase.

Generic drugs

A generic drug is one that is no longer sold exclusively under the patent of the pharmaceutical company that developed it. According to the U.S. Food and Drug Administration (FDA), generic drugs approved by the FDA are identical to their brand-name counterparts in dosage form, safety, strength, route of administration, quality, and performance. The FDA ensures that generic equivalents are as safe and effective as the original brand-name drugs. Generic drugs are generally the most cost-effective option under the plan.

Preferred brand-name drugs

A preferred brand-name drug is one that is listed on the plan's formulary or preferred list of prescription drugs. These types of medications are preferred because they are safe, effective alternatives to other brands that may be more expensive.

Non-preferred brand-name drugs

A non-preferred brand-name drug is one not included on the plan's formulary or list of preferred prescriptions. Non-preferred brand-name drugs have a higher coinsurance than preferred brand-name drugs. You may pay more if you use non-preferred drugs than if you opt for generics and preferred brand-name drugs.





Consider all of the compelling reasons to protect your pocketbook with the lower-price generic drugs:

- Generics can cost up to 75 percent less than their brand-name equivalents.
- FDA testing is exactly the same for generic and brand-name drugs.
- Generics contain the same active ingredients as the original brand-name drug, in the same amounts and dosages.
- Generic drugs sometimes look different from the original brand-name drug in color or shape, but only because they may have different inactive ingredients that won't change how the drug works.
- Nearly half of all brand-name drugs have generic equivalents—but you may have to ask for them.

Why generics make sense—and dollars

Because companies that develop new drugs have long-term patent protection for their products, other drug companies are prevented by law from manufacturing those drugs—even if they can produce them less expensively. When patents expire, other companies can make equivalent drugs, usually at a much lower price. Generic equivalents go through rigorous FDA testing regularly to assure that they are just as effective as the brand-name drugs.

If you have any questions, we can help! Just call Meritain Health® Customer Service at the number located on your ID card.

