

Talk to your doctor. Save Money.

go to our Web site: www.premera.com/generics

For more information,

Ask your doctor if a **generic drug** is available for your medical condition.



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Dramatically rising costs and prescription drug use are key factors driving up your personal health-care costs. As a responsible health-care consumer,

what can you do to save money?

Ask for Generics

Whenever your doctor writes a prescription, be sure to ask whether a **generic equivalent** is available. Remembering to request a generic drug—every time —is one simple way to save money on your healthcare costs. When your doctor approves a generic substitution on your prescription form, you can be sure that your pharmacist will fill your prescription with the lowest-cost generic-equivalent drug.

About Generics

Generic equivalents are drugs that can be used in place of brand-name drugs because they are **chemically identical**. They are FDA-approved (Food & Drug Administration) and they are as **safe and effective** as brand names. Generics have the **same potency** and risks as brandname drugs.

A generic drug is a medication produced after the original drug manufacturer's brand-name patent has expired. Every year, patents on brand-name drugs expire—another good reason to remember to request a generic every time your doctor writes a prescription.

You may save money with a **lower copay** for generics, depending on your health plan. You may also save in **direct costs** if your health plan does not cover certain prescriptions (e.g., weight loss, smoking cessation.)

Generics Savings 30-day supply cost comparison—Brand-name vs. Generic Drugs:

\$120 \$100 Member pays \$22 Average member savings: \$80 **\$144** per vear Plan pays \$96 \$60 \$40 \$20 Member pays \$10 Source: 1/2006 - 12/2006 Plan pays \$17 prescription claims data Average brand-name Average generic drug cost drug cost

Aggregate average ingredient cost and copay/coinsurance for Premera Blue Cross and its affiliates

When a generic equivalent is not available...

Ask your health-care provider if a **generic alternative** is available in the same drug class as the brand name you are being prescribed or are currently taking.

Generic alternative drugs are not identical to brand names, but may be appropriate treatment for your condition at a reduced cost. Generic alternatives have different ingredients than the brand-name medication, but can often produce the same effect at a lower cost. Generic alternatives may also be labeled therapeutic alternatives. You can expect the same kinds of savings with generic or therapeutic alternatives that you are likely to get with generic equivalents—another good reason to inquire about them every time you visit the doctor.



Approximately 75% of the more than 10,000 brand-name drugs on the FDA-approved list have generic equivalents. See the charts below for cost comparisons on some of the most-prescribed brand-name drugs vs. generic equivalents or alternatives:

Generic Equivalents contain the same active ingredients as their brand-name counterparts.

BRAND NAME	COST	GENERIC NAME	GENERIC COST	COMMON USE(S)
DURAGESIC	\$490	Fentanyl	\$173	Pain
PROZAC	\$220	Fluoxetine	\$46	Depression
ACCUTANE	\$750	Isotretinoin	\$241	Acne
NEURONTIN	\$186	Gabapentin	\$66	Seizures/Pain control
COUMADIN	\$34	Warfarin	\$12	Prevent strokes and treat blood clots

Generic Alternatives differ from their brand-name counterparts, but can provide similar results.

BRAND NAME	COST	GENERIC NAME	GENERIC COST	COMMON USE
CELEBREX	\$113	Ibuprofen	\$11	Arthritis
LEXAPRO	\$74	Citalopram	\$51	Depression
EFFEXOR XR capsules, extended release	\$128	Venlafaxine tablets	\$46	Depression
LIPITOR	\$82	Simvastatin	\$57	Cholesterol
PREVACID	\$148	Omeprazole	\$63	Stomach ulcers

The tables above reflect average costs for a 30-day supply. The tables are for illustrative purposes only and may not represent actual member cost shares.

Plan to save with generics

Generics are almost always **less expensive** than brand-name drugs. Why? Drug companies spend a great deal to research, develop, advertise and market new drugs—and all those costs are reflected in the price of a popular, patented brand-name drug. When brand-name drugs come off patent usually around ten years after introduction to the market—other manufacturers can make and market drugs with the same ingredients. These identical drugs with new names almost always cost less and the savings are passed on to you.

Is more information available?

Yes! For more information about generic equivalents and generic alternatives, consult the FDA's Center for Drug Evaluation and Research at: *www.fda.gov/cder/consumerinfo/generic_text.htm*

For information about controlling prescription drug costs, upcoming generics, calculating your savings with generics and links to additional online resources, go to: *www.premera.com/generics*

Take this list with you to your next doctor's visit so that you can discuss your generic options.

Names of my medicines:

1._____ 2. 5 6. 7. fold here Ask your doctor every time! Is a generic equivalent available \checkmark for any drug I'm currently taking? Is a generic equivalent available for the drug you are about to prescribe? If not, is an alternative drug available that could work just as well?