



Simple ways to save on the cost of drugs

Generics, our drug list and over-the-counter drugs help keep money in your pocket

Ask your doctor about generics

If your doctor prescribes a brand-name drug, ask if you can take a generic version. The Food and Drug Administration (FDA) requires that brand-name and generic drugs have the same active ingredients, strength, high-quality standards and dose. Generics might look a little different, but the active ingredients are the same. With a generic drug, you'll get the same effect as a brand-name drug, but they usually cost less.

If there's no generic available, ask your doctor if there's a drug that has a generic in the same drug category. For example, if your doctor gives you Exforge HCT to treat high blood pressure, there's no generic for it. But there is a generic drug called losartan HCT that also lowers blood pressure and is in the same drug category.

Our prescription drug list shows brand-name and generic drugs approved by the FDA. They work well, are safe and offer the most value. Drugs that are not on this list will cost you more out of pocket. If your medicine isn't on the drug list, ask your doctor if another brand-name drug or generic on the list is a good choice for you.

You can find our drug list at empireblue.com. Your doctor may not know all the drugs on this list, so take it with you to your next appointment. You and your doctor can use it to choose the drug that's best for you.

Do your research

If you take a brand-name drug and want to know if a generic is available and how much it costs, go to empireblue.com and follow these steps:

1. Log in using your username and password.
2. Choose **Prescription Benefits**.
3. Choose **Price a Medication**.
4. Select the patient's name.
5. Type the drug name and choose **Search**.
6. Pick the dose, then choose **Continue**.
7. Enter any other information about the drug and choose **Continue**.

Make sure you know why and how you should take a drug, any drug interactions and other warnings before you take it. Don't switch or stop taking a drug before talking with your doctor.

See personalized pharmacy benefit information at empireblue.com. You'll have to register first. Just log in and choose **Chat with Us** to ask questions. Or call us at the Member Services number on your ID card.

See how generics help save money

Here are some common brand-name drugs that have generics. The cost savings can really add up.

Drugs with brand and generic options

Health condition	Brand-name drug	Cost ¹	Generic drug	Cost
Diabetes	Glucophage	\$118	metformin	\$6
High blood pressure	Diovan HCT	\$209	valsartan hctz	\$64
High cholesterol	Lipitor	\$262	atorvastatin	\$24

Save time and money with over-the-counter drugs

If you have allergies or indigestion sometimes, you may not need to see a doctor for relief. Over-the-counter (OTC) drugs can treat these common conditions. They aren't covered by your health plan, but OTC drugs can save you time and money because you don't need to see a doctor for a prescription.

Keep a list of the OTC drugs you take and show it to your doctor at your next visit. Your doctor should know all of the drugs you take to make sure there are no drug interactions that could harm you.

Health conditions with brand-name, generic and OTC drug options

Health condition	Brand-name drug	Cost ¹	Generic drug	Cost ¹	OTC drug	Cost ²
Indigestion, acid reflux, peptic ulcers	Dexilant	\$232	omeprazole	\$20	OTC Prilosec OTC Nexium	\$22
Allergies	Clarinx	\$189	fexofenadine loratadine	\$12	Allegra Claritin	\$19
Allergies	Nasonex	\$196	fluticasone	\$25	Nasacort Allergy 24HR Flonase Allergy Relief	\$18
Overactive bladder	Oxytrol patch	\$599	oxybutynin tablets	\$10	Oxytrol for Women patch	\$29

1 Cost based on average allowed cost per prescription. Allowed cost = Member Share + Plan Paid. (From Commercial Top Drug February 2015 report, data from March 2014 - February 2015.)

2 Cost based on average 30-day retail pharmacy prices, April 2015.

3 For example only.

Understanding drug tiers

Medicines are placed into certain tiers on our drug list. Tier 1 drugs usually have the lowest member cost-share, while Tier 4 drugs have the highest member cost-share. Your cost-share for drugs in the different tiers might look like this:³

- Tier 1 drugs: \$15 copay
- Tier 2 drugs: \$50 copay
- Tier 3 drugs: \$90 copay
- Tier 4 drugs: 25% of the cost of the drug

To decide which tier a drug goes into, we look at things such as:

- How well the drug works compared to other drugs for the same treatment.
- The cost of the drug compared to other drugs for the same treatment.
- If there are generic or OTC choices.

You can see your cost-share for generic and brand-name drugs by checking your benefits.