

Your Generics Program

A *generic equivalent* is a generic version of a brand name medication. Generic equivalents have the same active ingredients, safety, quality and strength as their brand name counterparts, and they are proven to act the same way in the body. Generics also cost significantly less than brand name medications.

If you use a branded medication instead of its generic equivalent, you pay your plan's applicable brand copayment plus a penalty. This penalty is the difference in cost between the brand and generic medications. Your out-of-pocket cost for the brand may be up to the entire cost of the medication. However, you will not be charged a penalty if your doctor tells the pharmacy to give you the brand instead of the generic.

Generics are typically the best value for you and your plan sponsor. Both of you usually pay less when you use generics.

About Generics

Generics are U.S. Food and Drug Administration (FDA) approved to be just as safe and effective as their brand name counterparts.

Generics are safe . . .

- Meet the same quality standards as brand name medications
- Tested for purity before reaching pharmacy shelves

. . . and effective

- Strength, active ingredients and quality are equal to brand name medications
- Proven to act the same way as brand name medications

. . . and usually cost less

- You save money because your benefit plan's generic copay is typically your lowest out-of-pocket cost
- Along with your own out-of-pocket savings, you take an active role in lowering your benefit plan's cost for providing your coverage when you use generic