



Maximizing Your Prescription Drug Program

Your prescription drug benefit program through New Hampshire Local Government Center (LGC) HealthTrust provides coverage for necessary prescription drugs. For many, the copayment for your prescription varies depending on whether it is a generic or brand-name drug. Enrollees who fill generic prescriptions pay less than they would for a brand drug. Further, there is cost savings if you use the mail order service rather than going to a retail pharmacy. This article highlights the differences in these benefits and provides you with some money-saving tips.

Generic vs. Brand

When a drug first comes to market, it is typically protected by patent. This means there is only a single manufacturer of the drug. Once the patent expires, other manufacturers are able to produce the drug^{3/4}creating competition and lowering the drug's cost. These new drug options are called generics because they are an identical copy of the original brand-name drug.

It is important to note that only the Federal Drug Administration (FDA) can classify the drug as generic^{3/4}not the manufacturer, pharmacy or health plan. The FDA approves a generic form only when it is identical to a brand-name drug “in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use.” Additional information regarding generic drugs can be found on the FDA website.

You and your doctor decide what drugs you need. When you get a prescription from your doctor you should ask if there is a generic equivalent. It is just as effective and saves you money!

Another tip to saving money is to review the generic drug program available through certain pharmacies like Walmart and Target. These retailers offer hundreds of generic drugs for only \$4, even if you have insurance. You may find that you can get your generic drug through these programs at a cost that is even less than your prescription drug benefit copayment.

NOTE: If you take advantage of the \$4 generic drugs available at some retailers, be sure to use your CVS Caremark card for these purchases. You'll still pay the \$4, but your prescription history will include these purchases; so you'll be better protected against potential, negative drug interactions.

Mail Order

Your prescription drug benefit offers you mail service for drugs that you take on a regular basis. These are sometimes referred to as maintenance or long-term medications.

The LGC HealthTrust's prescription drug benefit partner, CVS Caremark, is able to negotiate lower costs for mail order drugs versus those filled at a retail pharmacy. We share these savings with our members through lower copayments for mail order drugs.

Mail order service saves you money and delivers your prescriptions to your home. It's a win-win! For information on how to access the mail order program, visit the CVS Caremark website.

Over-the-Counter Equivalents

There are a number of medications available over-the-counter without a prescription. These options can save you considerable time and money. Over-the-counter alternatives are equivalent in terms of their primary ingredients, strengths and overall effectiveness and have been proven to be just as safe and effective as prescription drugs. Speak to your doctor or pharmacist about these potential alternatives.

Important Safety Tips

Millions of people have dangerous drug reactions each year, and most of these are completely avoidable. Take care to ensure your safety when taking prescription drugs. Here are a few tips to consider:

1. Make sure your doctors and pharmacists are aware of any and all medications you take, including vitamins and supplements. Some drugs interact badly with other medications.
2. Confirm any known allergies with your doctor to ensure your medications will not harm you.
3. Confirm your prescription name and dosage with your doctor and that is what the pharmacy provides you. If your doctor hand-writes the prescription, ensure that it is legible. If you can't read it, the pharmacist probably can't either.
4. Read and follow your medication instructions carefully. This includes taking your medication for the full duration prescribed by your doctor.
5. Understand the possible side-effects of your medication. This will help you to know what to expect and how to react appropriately.

Online Resources

Because there are so many drugs on the market today, your doctor may be unfamiliar with all of the available treatments. Going online to the CVS Caremark website is another option to consider whenever you have questions about whether a drug is covered under the plan, which copayment applies and the status of your mail order prescription requests. It's fast, easy to use and something you should consider doing before going to the pharmacy or sending the prescription into the mail order service—so there are no surprises or delays in getting your prescription filled. CVS Caremark's website has a number of interactive tools available. There is even an iPhone application to manage your prescriptions and order refills.