

Lower Your Costs with Generic Drugs

Know the Basics So You Can Save

The cost of prescription drugs continues to rise, which is why it's a smart idea to use generic drugs when you can. More than 90% of prescriptions for our members were filled with generic medications through the first quarter of 2024. Generic drugs work exactly the same as brand-name drugs but cost less.

Generic Drugs Mean Lower Cost, Not Lower Quality

The U.S. Food and Drug Administration (FDA) requires that generic drugs be just as safe and strong as original brand-name drugs. The FDA has standards for strength, quality, purity, and potency that all approved generic drugs must meet. Generic drugs must also have the same active ingredients as their brand-name counterparts so you get the same medical benefit. Plus, manufacturing, packaging, and testing sites for generic drugs have to pass the same rigorous quality standards as brand-name drugs. Generic drugs are also sometimes made in the same manufacturing plants as their brand-name counterparts.

It's important to ask your provider if a generic drug is available instead of always opting for the brand-name drug. Buying a generic drug can lower both your costs (such as your copays or coinsurance) and your employer's costs if your prescription drug benefit coverage is provided by your employer.

Generic Drugs Work the Same

While generic drugs do not look exactly like their brand-name counterparts, they must contain the same active ingredients and be identical in terms of dose, strength, safety, effectiveness and intended use.

Generic Drugs Cost Less

Generic drugs are less expensive because the companies that manufacture them do not have initial development or advertising costs. Plus, there may be multiple manufacturers making the same generic drug.

Example: Cost Comparison for a Plan with a \$10 Generic Copay

You need to fill a prescription for Bystolic® to help treat high blood pressure. You can fill a 30-day prescription of brand-name Bystolic or its generic equivalent, nebivolol, at your local in-network retail pharmacy. Your plan includes the following copays for each 30-day supply:

Brand Name Medication	You Pay	Lower Cost Generic Medicaiton	You Pay	You Save
Bystolic 20mg capsule 1 tablet, once per day	\$225 for 30 days \$2,700 per year	nebivolol 20 mg tablet 1 tablet, once per day	\$10 for 90 days \$40 per year	\$2,660 per year by choosing the lower cost generic medication.

Cost-Saving Opportunities

Medical Mutual partners with Express Scripts, our pharmacy benefit manager, to help our members save money. To help you find the lowest prices on medications you need, log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member). Click on “Prescription Drug Benefits” under the Benefits & Coverage tab, then click the “Sign on to Express Scripts” button. After you are securely redirected to the Express Scripts website, click on “Prescriptions” then “Price a Medication” and enter the name of your medication.

Express Scripts will show you how much you could save with an alternative medication (including a generic if available) or an alternative delivery method such as home delivery (if available through your plan). Your doctor can review your options and, as appropriate, write a new prescription for you.

Important Questions for Your Doctor and Pharmacist

Ask your doctor...

- Are generic drugs available to treat my condition(s)?
- Are generics the best choice?
- Are there any risks in changing to a generic drug?

Ask your pharmacist...

- Are generics available for any of my medications?
- How much can I save if I use a generic?
- Are there any concerns about side effects?