

Opportunities for Savings on Your Generic Prescriptions

There are currently many programs being offered at discount retailers, grocery stores, and retail pharmacies that will allow you to purchase your generic prescription for a price **less** than the copay you would pay if you were using your Express Scripts Prescription card. Merchants offering these discounts may do so as a "loss leader" to entice customers to their stores in the hope they will gain additional business.

These programs offer selected generic prescriptions at \$4 for a 30-day supply or prices from \$10 - \$15 for a 90-day supply. However, if you use your prescription benefit card you would pay the minimum copays for these same quantities of either \$8 for 30-day supply or \$24 for a 90-day supply.

30-Day Supply	Minimum Out-Of-Pocket	Maximum Out-Of-Pocket
Generic	20% or minimum of \$8	maximum of \$50 per prescription
90-Day Supply	Minimum Out-Of-Pocket	Maximum Out-Of-Pocket
Generic	10% or minimum of \$24	maximum of \$100 per prescription

While the prescription benefit plan requires the use of either Express Scripts Mail Order or Kentucky Clinic Pharmacy to obtain a 90-day supply of medication at the UK prescription benefit rates, you **can** still take advantage of these discounted 90-day generic prescription offerings at one of the pharmacies advertising the discounted pricing. If you are taking a medication that is available on the discounted generic lists at these pharmacies you can purchase the 90-day supply at the discounted rate **without** using your Express Scripts Prescription Card.

Please ask your local pharmacist if they offer the discounted pricing on any of the generic medications your healthcare provider has prescribed for you. Be aware that **not all** generic medications are on these discounted lists. If your generic drug is **not** on the list, you should continue to use your prescription benefit card for that drug to maximize your savings.

Information on some of these generic programs may be accessed via the following links. Wal-Mart, Kroger, K-Mart, Rite-Aid, Target, and Meijer programs require no enrollment fee. Walgreen's and CVS offer discount programs but require a membership fee prior to participation. Other pharmacies in your area may offer similar programs as well.

For assistance in taking advantage of these programs or to explore other ways you might save money on your prescriptions, call a pharmacist in the UK Benefits office at **(859)323-1493** or e-mail us at **benefits@email.uky.edu**

Discount Drug Lists:

Kroger: http://www.kroger.com/generic/Pages/alpha_listing.aspx

WalMart: http://i.walmartimages.com/i/if/hmp/fusion/customer_list.pdf

RiteAid: http://www.riteaid.com/www.riteaid.com/w-content/images/pharmacy/RxSavings_Directory.pdf

Kmart:

http://www.kmart.com/shc/s/dap_10151_10104_DAP_Kmart+Pharmacy+Generics?adCell=A3&adCell=A3

Target:

http://sites.target.com/site/en/health/generic_drugs.jsp;jsessionid=O2OXQ3XSXXKJVLARAAV5YAQ

Meijer: http://www.meijer.com/content/content_leftnav_manual.jsp?pageName=free_antibiotics

Walgreen's: <https://webapp.walgreens.com/MYWCARDWeb/pdf/Value-PricedGenericsList.pdf>

CVS:

http://www.cvs.com/CVSAApp/images/promotions/landingpages/rx/rx08037_health_sav_pass/health_savings_pass_medicationlist.pdf



Can SAMPLES **COST** me MORE in COPAYS?



When a Brand name drug nears the end of its patent and generic drugs are available you may see the drug company release a variation of the original drug that allows this company to continue selling a Brand name drug to compete with the lower cost generics.

These products may appear as an extended release version of the original product, indicated by an "-XR" or "-CR" at the end of the drug name. Sometimes an Over-The-Counter drug is combined with a prescription drug and introduced as a "new" drug. A drug company may also introduce what is called a "left-handed" or "right-handed" molecule of the original product. These products are designated by a "dex-", "lev-", "es-", or similar prefix. (e.g. Xyzal (LEVO-cetirizine) vs. Zyrtec (cetirizine). This "new" drug may offer less frequent dosing, but no additional

therapeutic benefit. These "new" drugs may come at considerable cost over a generic alternative.

Drug companies often give samples or coupons for these "new" versions to physicians to give to their patients. While initially you receive this drug at no cost or reduced cost, when you go to the pharmacy for a refill after the coupon/sample supply is exhausted, your out-of-pocket cost is significantly higher than for a similar generic product. You may be unaware that there may be less expensive alternatives for these "improved" versions.

You should discuss any medication changes with your healthcare provider. To discover savings opportunities, you can call a pharmacist in the UK benefits office at (859)323-1493 or e-mail us at benefits@email.uky.edu

New "Improved" Drug	Lower Cost Alternatives
Veramyst Nasal Spray	Fluticasone nasal spray
Treximet	Sumatriptan + OTC Naproxen
Fosamax Plus D	Alendronate + OTC Calcium with Vitamin D
Actonel	Alendronate
Cipro XR	Ciprofloxacin
Kapidex	Omeprazole or Pantoprazole
Nexium	Omeprazole or Pantoprazole
Prevacid	Omeprazole or Pantoprazole
Zegerid	Omeprazole + OTC Antacid
Xyzal	OTC Cetirizine(Zyrtec) or Loratadine (Claritin)
Clarinx	OTC Loratadine (Claritin)
Xopenex Inhaler	Albuterol Inhaler
Caduet	Amlodipine + Simvastatin
Advicor	Simvastatin + OTC Niacin
Glumetza	Metformin ER
Moxatag	Amoxicillin

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