

# GET A DOSE OF SAVINGS WITH GENERICS

## When you choose generic medications, you can save money

When it comes to prescription medications, you and your doctor usually have a choice between a brand-name medication and its generic equivalent. Generics offer the same strength and active ingredients as the brand name – but often cost much less.

In most cases, when you take your prescription for a brand-name medication to the pharmacy, your prescription will be filled with the generic equivalent.

However, if you ask for the brand-name medication instead of the generic, even though your doctor is ok with you taking the generic, you may pay a higher amount. You will pay your generic\* coinsurance plus the difference in cost between the brand-name medication and the generic.

**Generic** (30% x \$24) If Edward chooses the generic, he pays his generic coinsurance: **\$7.20**

**Brand name** If he chooses the brand name, he pays: **\$173.20**

<b>\$7.20</b>	generic* coinsurance
<b>+ \$166</b>	brand name cost (\$190) - generic cost (\$24)
<b>= \$173.20</b>	<b>TOTAL cost paid by Edward</b>

If you have any questions or need more information, please call the toll-free number on the back of your Cigna ID card. We're here to help.

### Here's an example:

Edward takes medication to manage his allergies. He has a choice: the **\$190** brand name, Singulair, or its **\$24** generic equivalent, montelukast.\*\* His doctor is ok with him taking montelukast.

Edward's plan has coinsurance of:

- › 30% of the cost for a 30-day supply of **generic** medications
- › 50% of the cost for a 30-day supply of **brand-name** medications\*

If your plan includes a deductible or out-of-pocket maximum, only the generic drug cost or generic coinsurance will apply to the deductible and out-of-pocket maximum – not the difference between the brand-name cost and generic cost.

\*Check your plan materials, as some plans may require you to pay coinsurance (e.g. 50% of \$190) plus the difference between the brand-name and generic cost.

\*\*Costs for Singulair and the generic equivalent, montelukast are based on 2015 Cigna book of business average customer cost for a 30 day supply. These costs are used for illustrative purposes only, actual costs may vary.

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