

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 medication but often cost much less – in some cases, up to 85% less.** That's why in most cases, your pharmacy will automatically fill a brand name prescription with the available generic medication.

Choose the generic and save.

Under your plan, you'll pay more if you choose to fill a brand name medication that has a generic equivalent available. **This will happen even if your doctor wants you to fill the brand name medication.** You'll pay your plan's brand copay plus the difference in cost between the brand name and the generic medication.²

Here's an example of how it works.

Karen takes an allergy medication. She's deciding between an \$80 brand name medication and its \$35 generic equivalent. Her doctor wants her to take the brand. Karen has a copay of:

- ▶ \$10 for a 30-day supply of generic medications
- > \$30 for a 30-day supply of brand name medications

Generic If Karen chooses the generic, all she pays is her generic copay: Brand name If Karen chooses the brand, she pays: \$30 brand name copay + \$45 brand name cost (\$80) - generic cost (\$35)		=	\$75	TOTAL brand name	cost ³
Brand name If Karen chooses the brand, she pays: \$75		Ť	443	• •	50) -
all she pays is her generic copay: Brand name If Karen chooses the brand, she pays: \$75		_			20) -
		brand, she pays:			\$75
	Generic				

If you're taking a brand name medication, call your doctor's office to talk about your options.

Ask them if your medication has a generic equivalent and if it will work for you. If your doctor agrees, ask for a new prescription. Even though your pharmacist may automatically switch the brand name medication with the generic, you may want to get a new prescription just to be sure you're getting the medication you and your doctor want.

- 1. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/01/18.
- Check your plan materials. If your plan includes a deductible and/or out-of-pocket
 maximum, only the brand medication cost or brand copay may apply to the deductible
 and/or out-of-pocket maximum. The difference between the brand name cost and generic
 cost may not apply.
- 3. This is an example used for illustrative purposes only. Your actual costs may vary.

Together, all the way."



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