



Saving Money on Your Prescriptions

You may have cost saving choices when buying prescription medications. Review the steps below to make sure you are getting the most for your money.

Most insurance companies have a **drug formulary**.

- A drug formulary explains what medications your health plan will cover, and how much your co-pay will cost.
- It puts medications into groups called **tiers**. Each tier has different co-pays depending on your insurance plan.

1. **Be a cost conscious consumer.** Learn more about your insurance and prescription coverage. Call your insurance company directly or check your benefits online.
2. **Ask your pharmacist if your insurance plan covers your prescription at a lower cost.** For example, several types of insulin act in the same way. Your insurance may prefer that you use a certain brand of insulin. Using the insulin on their formulary may cost less. We recommend that you use the insulin that your insurance will cover at the lowest cost to you.
3. **Ask your pharmacist to compare the cost of a 30-day supply of your medicine to a 90-day supply.** Oftentimes a 90-day supply will save you money.
4. **Check out prescription assistance programs.** They provide free or lower cost medications if you qualify. You usually have to be a U.S. resident, have an income level below the poverty line, and not have prescription insurance. The best way to find out if you qualify is to contact one of these programs:
 - The Partnership for Prescription Assistance
1-877-477-2669, www.pparx.org
 - SelectCare Benefits Network
1-877-331-0362, www.myrxadvocate.com
 - Rx Outreach
1-800-769-3880, www.rxoutreach.org

Any questions? Please ask us or talk with your local pharmacist!



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