

BUDGET **STRETCHING** IDEAS

Get Medicines For Less

(NAPSA)—Drug discount cards can help many people get the medications they need without having an unhealthy effect on their budgets. It helps, however, to know what to ask before signing up for a card. Here are a few suggestions:

1. How many pharmacies accept the card? Make sure it will work at the one you use.

2. Are the drugs you currently take included in the program? Some cards don't offer a discount on every drug.

3. Is there an enrollment fee or monthly charge for the card? If so, make sure the savings are greater than the fee.

4. Do you qualify for the card? Some cards have age or income restrictions.

5. How much of a discount will you get? Beware of unrealistic claims. You should save between 10 and 20 percent, depending on the pharmacy and the drug.

6. Is the organization offering the card legitimate? Check with your pharmacist to be sure an established company with a solid reputation is behind the card.

7. Will the card program monitor all the drugs you take and inform your pharmacist about potential drug interactions? This is an important safety feature offered through some cards.

8. Is there a Web site or toll-free number you can go to for information? It's always a plus to have a convenient source for answers.

One discount card program,



A drug discount card can save you 20 percent and more off the cost of medications.

the AdvancePCS RxSavings Plan, has no membership fee and is available to people of all ages and income levels who do not have health insurance or prescription drug coverage (or whose drug coverage is limited).

The card is accepted at more than 40,000 pharmacies nationwide, including most chain pharmacies and many independents. The company monitors all the drugs the card member takes and advises the pharmacist about any potential drug interactions. The average savings is 20 percent on all drugs, plus manufacturer discounts of an additional 5 to 10 percent on 21 commonly prescribed medications, including oral contraceptives, insulin and antihistamines.

For a free drug discount card, go to www.AdvanceRx.com on the Internet, or call 1-800-ADVANCE.