



# Ask The Pharmacist

## To Stretch Your Health Dollar: Know Your Pharmacy Benefit

by Lisa Chavis

(NAPSA)—Every year millions of Americans enroll in a new health benefit package that may be quite different from the prior year's plan. It's important to understand the changes in the new plan, including what medications are covered, how much they will cost and where you can get prescriptions filled. Here are tips to help you better understand your benefit plan and ways to stretch your health care dollar.

**Go Generic:** Generics are FDA-approved bio-equivalents of the brand-name drug and can cost up to 70 percent less. Ask your doctor or pharmacist about them—according to a recent Medco survey, three out of four patients who did say they were recommended a



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generic.

**Consider Plan-Preferred Brand-Name Drugs:** The list of prescription drugs covered by your plan is called a formulary and often includes "preferred drugs," medications that your plan considers a better value and may be available to you at a lower out-of-pocket cost. If a generic is not available, ask your doctor if a preferred drug might be right for you.

**Take the First Step with Over-The-Counter (OTC) Drugs:** In some cases OTCs can be an effective treatment and are less expensive than most prescription medications; a growing number of heavily prescribed prescription drugs have been approved for OTC use, including Claritin™ and Prilosec™. OTCs can be paid for using pretax contributions to flexible spending accounts, reducing the cost of these medications by more than 30 percent.

**Use Mail Order or an Online Pharmacy:** Mail order costs are typically 10 percent lower than retail and can provide



**Being a cost-conscious consumer could mean hundreds of dollars in prescription drug savings.**

a three-month supply of medication rather than the 30-day supply at retail; it's also convenient, since it's delivered to your door. Using an Internet pharmacy not only makes ordering prescriptions easy, it lets you check your formulary and compare drug prices; some even send refill reminders.

**Lower Your Preventive Medication Costs:** If you're covered under a high-deductible, consumer-directed plan such as a health care savings account, you may be able to save on preventive medications. Some plans will waive deductibles for preventive medications to lower out-of-pocket expenses.

**Learn About Your Medicare Options:** Medicare's new Part D program presents employers with new benefit options for retired employees that may significantly change retiree coverage. If you're looking to retire, find out whether your benefits will be handled through Medicare, by your employer or both.

*Lisa Chavis, RPh, is a lead pharmacist for the Drug Utilization Review Department at Medco Health Solutions, Inc. Her books include "The Family Pharmacist" and "Ask Your Pharmacist."*