



Prescription drugs 101

The basics for filling prescriptions and saving money.

Your doctor prescribed a drug for you. Now what?

Here are three ways to get your prescriptions filled:



On campus: If you have a student health center on campus, they can often fill prescriptions for you.



A drugstore: You can use local drugstores or pharmacies like Target® or CVS™, but for more savings, use one that's in your network.



Home delivery: If you take certain drugs on a regular basis (like asthma medication or birth control pills), you can get up to a 90-day supply sent to your current residence through our home delivery service. **And you can always call us at 1-833-236-6196 to discuss home delivery options.**

How much will your prescription cost?

Your pharmacist can tell you the cost before you get your prescription filled. And you can always call us at **1-833-236-6196** with this information ready:

- Drug name
- Strength
- Form (like a tablet or capsule)
- Total quantity and how much to take each day (for example, 30 tablets per 30 days)

If the cost is too high, ask your doctor if there are less-expensive options for you. (See the back page for additional tips.)

You may need an ok from us for certain drugs.

Some drugs require **prior authorization** before you can get them, but you don't need to do anything. The pharmacist will talk to us or your doctor for approval.

Saving money on prescription drugs can be easy

You just need to know how.

Here are our top three tips:

1 Go for generic drugs.

Brand-name and generic drugs have the same active ingredients, strength, quality standards and dosage, so they work the same, but the generic will usually cost less. If there's no generic drug available, ask your doctor for another drug option that has a generic version.

Keep in mind:

- Your pharmacy could fill your prescription with a **generic drug** in place of a brand-name drug. If you or the doctor don't want the generic, you can get the brand-name drug, but it will probably cost more.
- If your doctor writes "**Dispense as written**" on your prescription, you can only get that specific drug. But, you can still ask your pharmacist to contact your doctor to see if there's a generic option.

2 Check your drug list (what's covered).

Your plan has a list of covered drugs, also called a formulary, that includes hundreds of brand-name and generic drugs. If your drugs are on this list, your out-of-pocket costs will be lower. Your drug list can change too, so it's a good idea to check it before you fill a new prescription. If your drugs aren't on the list, ask your pharmacist or doctor about other options.

3 Know about drug tiers.

The drugs on your plan's list are grouped into numbered tiers. The lower the tier, the lower the amount you pay out of your own pocket. If your drug is on a higher tier, ask your doctor if there's one on a lower tier that will work just as well.

Still have questions?

Just call us at
1-833-236-6196.

Let's keep you safe.

Taking too much medicine or using it too often is dangerous. To help with this, your plan may have a quantity limit, which puts a cap on how much medicine you can get each month. For example:
30 pills for 30 days.