

4 WAYS TO SAVE AT THE PHARMACY

WHEN IT'S TIME TO FILL A PRESCRIPTION, THERE ARE SEVERAL COST-SAVING OPTIONS THAT CAN HELP YOU KEEP MORE MONEY IN YOUR POCKET. HERE ARE THE 4 WAYS THAT YOU CAN SAVE WHEN USING YOUR PHARMACY BENEFIT:

1. MAIL-ORDER (HOME DELIVERY)

The mail-order pharmacy, also known as an online pharmacy, operates through your health plan and allows you to conveniently receive your medications through the mail. This option is often less expensive because medications can be ordered in bulk with a 90-day supply. Depending on your plan, these prescriptions might also have a lower co-pay. Check with your carrier to see if this option might be right for you.

2. LOCATION

Location matters! If you're the type who always picks up your prescriptions at the same pharmacy, consider shopping around. Depending on your plan, there could be a cost difference between the pharmacy you are using and another one down the street.

3. GENERIC VS. NAME BRAND

In nearly all cases, the brand-name drug will cost more than the generic version. Switching to a generic medication can save you money; however, some doctors may not allow substitutions for specific medications. You may want to consult your provider if you have questions about switching. Also, if your plan requires you to fill your script with generics when available, your out-of-pocket costs may not go towards meeting your deductible or out-of-pocket maximum.

4. PRESCRIPTION COUPONS

Using prescription coupons such as GoodRx can save you money on certain medications, even if you have insurance. These coupons are often free with no obligations, contracts, or extra fees and can often be applied to your high-deductible health plan, meaning you can still use your employer-sponsored Health Savings Account (HSA).

REMEMBER, EACH PLAN IS DIFFERENT, SO IT'S IMPORTANT TO ALWAYS CHECK WITH YOUR CARRIER ABOUT ANY COST-RELATED QUESTIONS YOU MAY HAVE.



01/12/2023