# Making the most of your pharmacy benefits

Prescription drug coverage is one of the most widely used benefits of any health plan.

With prescription drug costs on the rise and more than half of all Americans taking at least one prescription medication, it's become increasingly important to use pharmacy benefits wisely. Providence can help! By providing you with the right tools and information, we can help you maximize your benefits and save money.

## Knowledge is power

When you understand your benefits, you'll know what questions to ask about your care and treatment options. You'll learn where and how to use your benefits in the most cost-effective and appropriate ways. Providence provides a wealth of pharmacy resources online to help you do just that. Your Providence resources include:

- A complete view of your covered benefits
- Facts about generic medications
- Coupons for free first-fill medications
- Answers to frequently asked questions
- Providence formulary a list of FDA-approved prescription drugs developed by physicians and pharmacists, designed to offer drug treatment choices for covered medical conditions. The Providence Health Plan formulary includes both brand-name and generic medications.
- Helpful articles
- Forms

### Use a participating pharmacy

Filling your prescriptions at one of more than 26,000 participating pharmacies nationwide is not only convenient, it can provide a significant cost savings. To locate a pharmacy near you, use our online provider directory, www.ProvidenceHealthPlan.com.

## Show your card

Presenting your Providence Health Plan member ID card when filling a prescription at a participating pharmacy ensures Providence is billed for your medications. You are only responsible for your share of the cost.

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### Ask about generics

If you're looking for the best value in prescription drugs, generic medications are the way to go. They cost less than brand-name drugs, and those savings are passed directly on to you.

Generic medications are widely available, safe to use and just as effective as brand-name drugs. The Food and Drug Administration (FDA) requires rigorous testing of both generic and brand-name medications to ensure both are safe and therapeutically equivalent.

Brand-name drugs cost more for two reasons: research and development, and advertising. Because the active ingredient is the same in both generic and brand-name drugs, generic medicines don't incur the costs associated with research and development. Additionally, generic medications aren't advertised, which means there's no associated cost to pass on to consumers.



#### Additional alternatives

If no generic medication is available for your brand-name drug, ask your doctor if a different but comparable drug is available. You may be surprised at your cost savings. For example, the costs of several brand-name medications are contrasted to equivalent or potentially alternative generic medications in the table below.

Condition	Brand-name drugs	Alternative drugs	Save up to*
Diabetes	Invokana, Januvia	Metformin, glipizide	\$335
High cholesterol	Crestor	Simvastatin, pravastatin, atorvastatin	\$80
Heart / kidney health	Benicar	Losartan, valsartan, irbesartan	\$125

<sup>\*</sup>Cost savings estimate is based on an average price per prescription, per month. Actual cost savings may vary.

## Go online, get a coupon

If you're being treated for high cholesterol or high blood pressure, savings may be just a few clicks away. Talk to your doctor about switching to a generic. If any of the generic medications listed in the chart above are right for you, visit us online at www.ProvidenceHealthPlan.com/pharmacy, download a coupon for a free 90-day prescription and start saving today.

## Save a trip

Some medications taken on a regular basis are considered maintenance medications. If you take a maintenance medication, you can purchase up to a 90-day supply of that medication at one time through a preferred or a mail-order pharmacy.

Preferred pharmacies (including, but not limited to)	Mail-order pharmacies	
Albertsons/Sav-on	Postal Prescription Services	
Bi-mart	Walgreens Mail Service Pharmacy	
Costco	Wellpartner	
Fred Meyer/Kroger/QFC		
Safeway		
Walgreens		
All Providence Pharmacy locations		

For a complete list of preferred and mail-order pharmacies as well as for information on how to initiate your mail-order prescription drug service, visit us online at www.ProvidenceHealthPlan.com/pharmacy.

Please note: Some benefit options do not include prescription drug coverage. Please refer to your member materials for details.