

Prescription Options and Co-pay Costs Explained



You are covered under a prescription plan that you will need to work with your physician to manage the amount you spend on co-payments for prescriptions. You will need to become familiar with your prescription options. Prescription options are divided into “Tiers” or levels each having a different co-pay amount. Each is outlined below so that you can decide which option is best for your health care needs.

Generic Prescription (Tier I)

Generic prescriptions have the least amount of co-pay cost to you. A generic drug is the same as a name-brand drug in dosage, safety, strength, quality, how it is taken, performance, and active ingredients. The name will not be the same as the name brand because it is manufactured by a different pharmaceutical company. They have the same benefits and also the same risks as the name brand counterparts.

Formulary Prescriptions (Tier II)

Formulary prescriptions have a moderate co-pay cost to you. This tier is used primarily when there are no generic brands available. To meet your health care needs, there may be more than one name-brand medication that can be prescribed. A formulary list of name-brand medications will show which have been evaluated to be the most clinically appropriate and cost effective. You can find this list in your “Performance Drug List” brochure or refer to www.Caremark.com web site. Take this list with you when you visit your physician or health care provider. Ask them to prescribe from this list when medically appropriate and when a generic is not available.

Name-brand Prescriptions (Tier III)

Name brand prescriptions have the most co-pay cost to you. Your physician may assume that since you have been taking name-brand medications that you will want to continue doing so. You will need to request a change from your physician unless you want to use these name-brand medications. When a medication is protected by a patent, there may be no choice other than using a name-brand medication.

90 day mail order

Having your physician write a 90 day long term prescription when possible will further reduce the amount of co-pay cost to you no matter what tier is used. When re-ordering a mail order prescription, you will want to place the order BEFORE you run out of your medicine. Allow at least two (2) time for your order to be processed and shipped out to you.