

Generics: the Store Brand of Prescription Drugs



Many brand-name prescription drugs have a lower-cost, just-as-effective generic alternative. This means you can often pay less for the medication you need.

Generics are safe and effective.

The federal Food and Drug Administration (FDA) oversees the approval process for prescription drugs sold in the United States. FDA-approved generic drugs are safe and effective and have the same active ingredients as brand-name drugs.

Don't pay more than you need to.

If a generic drug option is available, it can make sense and *cents* to take advantage of it. If you fill a prescription with a brand-name drug when a generic is available, you'll pay more. In most cases, you'll pay the difference between the amounts allowed for the generic and brand-name versions. See the [Insurance Benefits Guide](#) for more information about how the State Health Plan's pay-the-difference provision works.

Find out if there is a generic alternative.

Log in to your Express Scripts account at www.Express-Scripts.com to see if a brand-name drug has a generic alternative and estimate drug costs. You can also see if you need a coverage review or need to try a generic alternative before the State Health Plan will cover a brand-name drug. Download the app for on-the-go information; simply search for Express Scripts in your app store.

See if a generic is right for you.

Only your doctor can make the decision to move you from a brand-name to a generic. However, you can request that your prescription allow for substitutes. If your doctor decides you need a brand-name drug for medical reasons when a generic is available, your doctor can request a coverage review from Express Scripts by calling 855.612.3128.

