



Generics: the “store brand” of prescription drugs

The brand-name drug your doctor prescribed for you might have a lower-cost, just-as-effective generic alternative. If it does, your State Health Plan prescription drug benefits can save you money.

Under the Standard Plan, generic drugs, classified as Tier 1 drugs, cost you a \$9 copayment, compared to preferred brand drugs at a \$38 copayment (Tier 2) or a \$63 copayment (Tier 3) for non-preferred brand drugs. If you have a brand-name drug filled when a generic is available, you will have to pay the \$9 copayment as well as the difference between the allowed amount of the brand-name drug and the generic. If the total payment is less than the applicable Tier 2 or Tier 3 copayment, you will pay that copayment instead.

Under the Savings Plan, you will pay the full allowed amount for all drugs until you meet your deductible, and 20 percent of the allowed amount afterward. When a generic drug is available, only the generic allowed amount will go toward your deductible.

Learn more about what a drug’s category means

Log in to the Express Scripts website, www.Express-Scripts.com, where you can find out if a brand-name drug has a generic alternative. You can also determine if you need a coverage review or need to try a generic alternative before the State Health Plan can cover a brand-name drug. You can also get an estimated cost. You will need your ID number from your prescription drug card to log in. You can also download Express Scripts’ mobile app at www.Express-Scripts.com/mobileapp to get access to cost estimate and generic alternative information from anywhere, even when you are at your doctor’s office.

Your doctor decides what medication is right for you

Only your doctor can make the decision to move you from a brand-name to a generic. However, you could request that your prescription allow for substitutions. If your doctor decides that you need a brand-name drug for medical reasons when a generic is available, he can request a coverage review from Express Scripts. For questions or concerns, contact Express Scripts at 855.612.3128.

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