# 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 brandname 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 <u>www.Express-</u> <u>Scripts.com</u> 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.



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