

# 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 [2020 Insurance Benefits Guide](#) for more information about how the State Health Plan's paying-the-difference provision works.

## **Find out if there is a generic alternative.**

Log in to your Express Scripts account at [www.Express-Scripts.com](http://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.