



Mandatory Generic Substitution

Use of generic drugs when available

Frequently Asked Questions

What does Mandatory Generic Substitution mean?

Mandatory generic substitution means that you pay the lowest cost for using a generic drug in place of the brand-name equivalent medication.

How does Mandatory Generic Substitution work?

When you choose to fill a prescription with a brand-name medication and a lower cost generic equivalent is available, your cost will be higher. You will pay the brand-name deductible, copayment and/or coinsurance plus the cost difference between the brand-name and generic drug.

Example Only:

Brand name drug cost:	\$120
Generic drug cost:	<u>-10</u>
Difference in cost:	\$110

Cost share for brand name drug:	\$30
Difference in cost of brand vs. generic:	<u>+110</u>
Total cost to Member:	\$140

How does Mandatory Generic Substitution benefit me?

- The amount you pay at the pharmacy is lower for generics.
- Generics have the same Food and Drug Administration (FDA) standards as brand-name drugs.
- Active ingredients are the same.
- Quality and purity standards are the same.
- Strength, dosage, performance and intended use are the same

What applies towards my deductible and out-of-pocket maximum?

Example 1: All plans with Prescription Benefits (except HSA Plans)

If you choose to fill a brand-name medication when a generic equivalent is available, only the cost of the generic equivalent will apply towards your deductible. The cost difference between the generic and brand-name will not apply towards your deductible. You will still be responsible for the cost of the brand-name medication plus the difference in cost between the brand-name and the generic equivalent.

Example 2: HSA Plan with Prescription Benefits

If you choose to fill a brand-name medication when a generic equivalent is available, only the cost of the generic equivalent will apply towards your deductible and/or out-of-pocket maximum. The cost difference between the generic and brand-name will not apply towards your deductible and/or out-of-pocket maximum. You will still be responsible for the cost of the brand-name medication plus the difference in cost between the brand-name and the generic equivalent.

What happens if I cannot take the generic equivalent?

Mandatory generic substitution does not apply if the prescribing physician requests the brand name drug. In order for you to fill the brand-name prescription without paying the cost difference, the prescribing physician must indicate "Medically Necessary" on the prescription.

How can I find out if a generic is available in place of a brand name drug?

You can use the Drug Pricing tool on the member website to see if a brand name drug has a generic equivalent. You can also enter a drug name and select up to three pharmacies to compare your cost at each pharmacy.