

My Rx Choices

An enhancement to your benefit program services that helps you lower your out-of-pocket prescription costs



My Rx Choices shows you a personalized and confidential comparison of the cost of medications that you take on an ongoing basis—and how much could be saved if you and your doctors choose available lower-cost alternatives.

Doctors are interested in helping patients save money but don't always know which medications are covered or how much they cost. Now they can.

My Rx Choices provides your doctors with the cost of your prescription drug options so you can receive the most appropriate medication at the lowest possible cost.

Visit *My Rx Choices* to view your potential savings. To obtain more information about possible options to save on your prescription drugs, you can call 1 800 319-7750 or visit www.medco.com/choices and choose the money-saving alternatives you'd like to have your doctor consider. Your doctor can review these options and, as appropriate, write a new prescription. No changes are ever made without your doctor's approval.

The sooner you call or log on, the sooner you could start paying less for medications you take on an ongoing basis.

Easy ways to lower your prescription drug costs



Featuring the **My Rx Choices**[®] prescription savings program: Your personalized service for reducing out-of-pocket prescription costs.

References:

1. Sometimes drug manufacturers use different inactive ingredients, such as fillers and dyes. These ingredients may make the medication a different shape, color, size, or taste. However, they do not change the effectiveness of the medication.
2. U.S. Food and Drug Administration. Are You Taking Medicine as Prescribed? <http://www.fda.gov/downloads/ForConsumers/ConsumerUpdates/ucm165097.htm>. Published June 2009. Accessed August 8, 2009.

*Savings amounts may vary based on drug prices, prescription programs, including deductibles and out-of-pocket expenses, in effect at the time of the savings calculation, applicable law and pharmacist's judgment. Medication costs outside of your prescription program, and sales tax, where applicable, are not included. In most cases, the alternatives that are shown are preferred by your prescription program. Some or all of the alternatives may not be appropriate for you and all will require your doctor's approval. Not all have been reviewed by Medco's independent Pharmacy and Therapeutics Committee. Medco can earn rebates on some drugs which may be shared with plan sponsors. No prescription change is made without a doctor's authorization.

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The cost of prescription drugs in the United States continues to climb. Still, there are some easy steps you can take to lower your out-of-pocket prescription expenses. With this in mind, Medco, your prescription drug benefit manager, has created this checklist to help you find available lower-cost options to the medications you take on an ongoing basis.

After reviewing these tips, read how you can use **My Rx Choices**, a valuable enhancement to your benefit plan services. **My Rx Choices** helps you and your doctors find available lower-cost alternatives for medications you take on an ongoing basis.

1. Begin with lifestyle changes

Lifestyle changes may alleviate the symptoms for which you take prescription drugs. In the case of heartburn, for example, you can lessen symptoms if you quit smoking and reduce the caffeine, alcohol, and chocolate in your diet. Whether you have heartburn, high blood pressure, high cholesterol, or other conditions, ask your doctor about lifestyle changes that could reduce your symptoms and improve your overall health.

2. Understand your program

You may find ways to save money simply by understanding how your program works. Learn what *is* and *is not* included, as well as how co-payments are structured. For example, many programs use a list of preferred drugs. Using these medications instead of ones not on the list may also mean lower out-of-pocket costs for you.

3. Consider using generic drugs

Generics provide the same benefit as brand-name drugs. According to the U.S. Food and Drug Administration, generic equivalents contain the same active ingredients; are the same in **strength, purity, quality, and dosage form**; and are taken the same way as their brand-name counterparts. Generic drugs cost **30 percent to 80 percent less** than brand-name drugs.² Talk to your doctor about generics that are available and appropriate for any brand-name drugs you may be taking.

4. Also consider other alternatives

Some conditions can be treated with less expensive over-the-counter (OTC) medications. For example, an affordable OTC heartburn medication may be just as effective for your condition as a more expensive prescription drug. Ask your doctor whether an OTC treatment is available and appropriate for you.



5. Try mail order

Consider using the Medco Pharmacy for potential savings. If you take medications on an ongoing basis to treat conditions such as high blood pressure or high cholesterol, mail order could be a more affordable—and more convenient—way of getting your medications. For one thing, you'll pay only the mail-order co-payment for up to a 90-day supply. And standard shipping is always free.

6. Stay in the network

Medco networks with more than 50,000 retail and chain pharmacies across the country. When you use a participating retail pharmacy in your network, you receive your prescription drugs for a lower co-payment. Remember to show your prescription drug ID card to be sure you receive your appropriate plan discounts. You can visit www.medco.com to search for a list of participating pharmacies near you.

7. Watch your refills

Some prescriptions include multiple refills. But having refills available does not necessarily mean you must use them—if you are being treated for a temporary condition or trying out a new medication, for example. After you finish one refill, you may want to consult your doctor about any changes in your condition. If you don't need the refills, you can avoid those extra co-payments.

8. Focus on your dosage

It may be less expensive to take one 20-milligram pill than to take two 10-milligram pills for the same effect. This practice works for many, but not all, medications. Ask your doctor or pharmacist about an alternative dosing schedule to find out whether higher-

strength pills are an option that would treat you as effectively but potentially at a much lower cost.

9. Let your doctor help you save

Your doctor knows which medications are right for you but may not know how much they cost. Medco created **My Rx Choices** to help you pay less for the medications you take on an ongoing basis. **My Rx Choices** helps your doctors by bringing lower-cost options to their attention.

To obtain more information on possible options for saving, call 1 800 319-7750 or visit www.medco.com/choices.