



The next time you need a prescription, ask your doctor or pharmacist if it is available as a generic. More and more Americans are. In fact, today, generic medicines account for 65 percent of all prescriptions dispensed in the U.S., but only 20 percent of the cost.¹

Yes, Generics Really Can Save You Money

BE DRUG SMART

Generics are much less expensive than their brand-name counterparts. The average retail price of generic prescription drugs in 2007 was \$34.34. The average retail price of a brand-name drug was more than three times higher: \$119.51.² If you're on a tiered drug plan, you will pay the least amount for a generic or tier-one drug.

Generic vs. Brand: What's the Difference?

While generic drugs continue to gain in popularity, many people remain skeptical. Here are answers to some commonly asked questions about generic drugs.

Q: Why are generic drugs less expensive?

A: The generic manufacturer does not bear the cost of research and development.

Q: Are generic drugs safe?

A: The Food and Drug Administration (FDA) regulates and monitors the quality of all drugs, both brand and generic. The generic manufacturer must provide evidence that the drug has the same active ingredients and works the same way in the body as the original brand-name product.

¹ Generic Pharmaceutical Association

² National Association of Chain Drug Stores



Q: I hear the terms generic equivalent and generic alternative or therapeutic alternative. What is the difference between these?

A: A generic equivalent has the same active ingredients as the brand name drug. Examples of generic equivalents for cholesterol drugs are simvastatin for Zocor, lovastatin for Mevacor, and pravastatin for Pravachol. A generic alternative or therapeutic alternative is in the same drug category or chemical family as the brand-name drug. For example, the cholesterol drugs Crestor, Lescol/Lescol XL, and Lipitor currently do not have generic equivalents. But possible generic alternatives or therapeutic alternatives for these drugs are simvastatin, lovastatin, and pravastatin.

Q: How do I know if a generic equivalent and generic alternative or therapeutic alternative is available?

A: Ask your pharmacist or doctor. If a generic equivalent is available, your pharmacist can move you to the generic without a new prescription. If a generic alternative or therapeutic alternative is an option, you'll need to talk to your doctor to get a new prescription. Although it takes a little extra effort to change to a therapeutic alternative, you could save hundreds of dollars on out-of-pocket costs by moving to a generic – especially if the drug is a maintenance medication that you could be taking for several years.

Q: Are all drugs available as a generic?

A: No. Many are still protected by patent and are sold as brand-name only. However, more than half of all brand-name drugs do have generics available. In fact, 10,072 of the 12,751 drugs listed in the FDA's Orange Book have generic counterparts¹. Your doctor or pharmacist can tell you if your prescription is available as a generic and if it's the right choice for you.

Q: Where do I find a list of available generics?

A: Check the Wellmark Drug List under *General Pharmacy Information* on www.wellmark.com. Be sure to check often as brand-name drugs become available as generics quite often. For example, Zocor (cholesterol treatment), Ambien (sleeping pill), and Norvasc (blood pressure) are now available as generics.

Q: Are there other benefits to buying generic drugs other than cost?

A: Yes. Studies show that when patients take generics, they are more likely to keep using their medications as needed. And, patients who maintain their treatments are less likely to be hospitalized for their conditions.²

¹ www.fda.gov/cder/ob/

² Generic Pharmaceutical Association

Find More Answers Online

Get answers to your prescription benefits questions 24/7 on www.wellmark.com:

- **MY PRESCRIPTIONS:** View an online history of pharmacy claims for you and your covered dependents.
- **WELLMARK DRUG LIST:** Research prescription drugs to determine how they may be covered within your health plan, and to help you find lower-cost alternatives.
- **MORE:** Find a pharmacy, learn about drug interactions, and look up your pharmacy benefits. You can even ask a question online about your medication at *Ask a Pharmacy Question*.

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