



## Saving on prescriptions is possible.

### Here's what you need to know.

If you take prescription medications, you know how important they are to your health and well-being. You also know that they can be expensive. But there are ways you can save money and still get the care you need.

### Smart ways to save.

Everyone loves to save money and, as part of your health plan, there are several ways to avoid unexpected prescription bills and even lower your costs. Here are six tips to get you started.



#### Go generic.

Ask your doctor or pharmacist if you can take a generic equivalent for the brand-name medicine they may prescribe or you take now. Generic prescriptions are less expensive, but with the same quality, strength, purity and stability as brand names.



#### Stick to in-network pharmacies.

You might be surprised by how much prices can vary from one pharmacy to the next. To save money, try to stick to home delivery and retail pharmacies in your plan's network. For medications you take regularly, home delivery is typically your best option. For other prescriptions, look for an in-network retail pharmacy.



#### Opt for a 90-day supply.

For routine medications, many pharmacy plans offer a 90-day supply at a lower copay. That can add up to big savings over the year, so be sure to tell your doctor to write your prescription for a 90-day supply.



#### Sign up for rewards.

Join pharmacy rewards programs, especially if they're free. These programs offer deep discounts on thousands of prescription medications, which will help you keep your costs down.



#### Use your FSA or HSA.

If you have a health care flexible spending account (FSA) or a health savings account (HSA), you can save money. Anything you pay out-of-pocket is reimbursable with money from these accounts. And both accounts let you set aside money before taxes. So, you'll be using tax-free dollars to pay for eligible health care expenses.



#### Follow the instructions.

Prescribed medications are important to your overall health, and taking them may save you from more expensive health problems down the road. Be sure to talk with your doctor or pharmacist if you have any questions or concerns.