

4 WAYS TO SAVE ON PRESCRIPTIONS

Many are feeling the strain of rising healthcare costs. You can save on prescriptions by exploring generic drugs, discount programs, different pharmacies, and what is covered by your health plan. **Learn how to alleviate the burden of high medication costs and prioritize your health!**

USE GENERIC DRUGS

The FDA requires a generic drug to have the **exact same quality**, strength, purity, and stability as its brand-name counterpart.

Generic medicines are typically sold **at significantly lower costs** - often 80-85% less.*

* Federal Drug Administration, "Generic Drugs: Questions & Answers" <https://www.fda.gov/drugs/frequently-asked-questions-popular-topics/generic-drugs-questions-answers>

DISCOUNT PROGRAMS

Pharmacy options and discount programs can help you save money, but it's important to **know a few key details before starting**.

[Download the Alternative Pharmacy Options flyer](#) to learn how these options stack up against your health plan coverage.



COMPARE PHARMACIES

Prescription costs differ between pharmacies. **Local options may provide lower prices** compared to major chains like Walgreens.

Use tools like [GoodRx.com](#) to compare costs per drug. Be sure to **choose a pharmacy within your prescription drug plan's network**.

KNOW YOUR INSURANCE

You can **make more informed choices** when you understand your prescription drug plan.

- Does your plan use a Pharmacy Benefit Manager (PBM)?
- What is a **drug formulary**, and how do I use it?
- What are **coverage tiers**, and how do they affect my deductible?
- What is **prior authorization**, and why is it essential?



SMART SPENDING ON Rx AND GROCERIES

Saving on prescriptions is just the start. See how everyday food choices could be costing you more. Read the article, "**Money Draining Food Myths.**"

<https://www.wealth.truenorthcompanies.com/resource-center/lifestyle/money-draining-food-myths>



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