Prescription Drug Coverage for Medical Plans

Our Prescription Drug Program is coordinated through OptumRx (HDHP Plans) and BCBSM (HMO Plans). This means if you are enrolled in the HDHP plans, you will have two ID cards: one for medical care and one for prescriptions. You may find information on our benefits coverage and search for network pharmacies by logging on to www.optumrx.com or by calling the Customer Care number on your ID card. Your cost is determined by the tier assigned to the prescription drug product. Products are assigned as Generic, Preferred, Non-Preferred, or Specialty Drugs.

Generic Drugs

Want to save money on meds? Generic drugs are versions of brand name drugs with the exact same dosage, intended use, side effects, route of administration, risks, safety, and strength. Because they are the same medicine, generic drugs are just as effective as the brand names, and they are held to the same rigid FDA standards. But generic versions cost 80% to 85% less on average than the brand name equivalent. To find out if there is a generic equivalent for your brand name drug, visit www.fda.gov.

Lowering Medication Costs

How do prescription discount programs work? These discounts can't be combined with your benefit plan's coverage, so make sure to check the price against the cost of using your prescription drug benefit. Something else to consider: If you choose to use a discount card and are therefore not tapping into your prescription drug benefit, the cash amount you pay for the prescription may not count toward your deductible or out-of-pocket maximum under the benefit plan.

GoodRx is a web and app based platform that allows you to search for prescription drug coupons and compare pharmacy prices. The company claims a savings of up to 80% on generics. **Optum Perks** also provides coupons for medications and a searchable database for drug cost comparison at participating pharmacies near you. The Optum Perks member card, which can be used at more than 64,000 pharmacies, is free to use and requires no personal data.
Another discount option is the Amazon Prime Rx Savings discount card, which is included with an Amazon Prime membership and is administered by Inside Rx. It provides discounts of up to 80% for generics and up to 40% for brand name medication at participating pharmacies.
Cost Plus Drug Company is a web based pharmacy that claims to keep costs low by buying directly from the manufacturer. It currently only offers a certain selection of medications and accepts a handful of prescription insurance providers, but it may be worth checking the price difference between Cost Plus and your regular pharmacy.