

# Prescription Savings 101

HOW GOODRX® AND DISCOUNT CARDS WORK WITH YOUR HEALTH PLAN



## WHY THIS MATTERS

Prescription costs can add up quickly. Understanding how your health plan works—and when to use tools like GoodRx® or discount cards—can help you *save money without sacrificing coverage*.

## HOW YOUR HEALTH PLAN WORKS

- Your plan includes a **formulary** - a list of covered medications.
- Coverage **varies by drug tier**, so check your plan's formulary before filling a prescription.
- Using your insurance often means **lower costs for covered medications**, especially for generics.

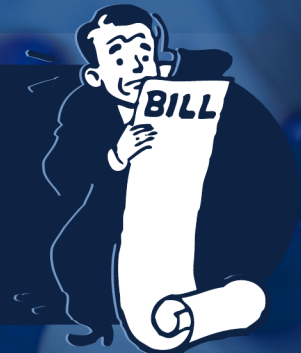


## WHEN TO USE GOODRX® OR DISCOUNT CARDS

- If a medication isn't covered by your plan or **costs more than the discount price**.
- For short-term prescriptions or **medications outside your formulary**.
- **Important:** These tools **DO NOT** count toward your deductible or out-of-pocket maximum.

## TIPS TO AVOID SURPRISES

- ✓ Check your plan's formulary online **BEFORE** visiting the pharmacy.
- ✓ Compare your insurance copay with GoodRx® or other discount card prices.
- ✓ Ask your pharmacist to run both options—sometimes the discount card wins!



## SMART SPENDING ON Rx AND GROCERIES

Discover four costly diet myths you can avoid. Read the article, **“Money Draining Food Myths.”**

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



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