



Save on Drugs While You Save on Groceries

You know that shopping at stores like Costco, Walmart, and Sam’s Club is a good way to stretch your household budget. But did you know that you can also get big savings on your prescription drugs?

A number of warehouse stores and drugstore chains offer discount-drug programs with no annual fees. You can buy a 30-day supply of generic medication for as little as \$4—a much better deal than the medical plan’s \$15 copayment.

Here are some of the programs that can help cut drug costs for both you *and* the Orthodox Health Plan. Visit these websites or call the store nearest you to find out about lower-cost options.

The Store	The Deal	To Learn More
Walmart & Sam’s Club*	Pay \$4 for a 30-day supply and \$10 for a 90-day supply of certain generic drugs.	www.walmart.com/pharmacy
Target	Get a wide range of generics for \$4 for a 30-day supply and \$10 for a 90-day supply.	www.target.com
Costco*	Receive discounts on all your prescription drugs, including many generics under \$10.	www.costco.com
Rite Aid	Save up to 20% on thousands of brand-name and generic prescription medications; select generics cost \$8.99 for a 30-day supply and \$15.99 for a 90-day supply.	www.riteaid.com/pharmacy/rx_savings
Kroger	Get more than 300 widely prescribed generic drugs for \$4 for a 30-day supply and \$10 for a 90-day supply.	www.kroger.com/generic

*You don’t have to be a Costco or Sam’s Club member to buy prescription drugs there; just say at the door that you’re visiting the pharmacy.

For Example. The antibiotic amoxicillin is one of the top 10 drugs prescribed under the Orthodox Health Plan. Both Walmart and Target offer a 30-day supply of amoxicillin for \$4 and a 90-day supply for \$10. And generic alternatives to Lipitor—the #1 drug used by Orthodox Health Plan participants—are available at all of the stores listed above.

You can also find great deals on prescription drugs at many local grocery chains, such as Shop & Stop, Giant, and Wegmans. For instance, Stop & Shop offers a 90-day supply of over 350 commonly prescribed generic medications for only \$9.99. Check your local stores to see if they offer special prices for generic drugs.

Why Generics Are Your Best Value

A generic drug has the same active ingredients—and works the same way—as the brand-name version. Although a generic may have a different name or appearance, the Food and Drug Administration requires that generic and brand-name drugs meet the same quality standards. Why pay more for a label?

The accompanying bulletin explains what every smart health care consumer should know about generic drugs.

The Bottom Line

Whether you’re in the market for frozen food, back-to-school clothes, or prescription drugs, it makes sense to shop where you’re going to get the best deal!



Generic Drugs: The Same Medicine for Less Money

What is a generic drug?

A generic is a copy of a brand-name drug. A brand-name drug has a patent. When the patent runs out—usually after 10 to 14 years—other companies can make generic versions of the drug.

Drug companies spend billions of dollars advertising brand-name drugs, like Lipitor and Celebrex. But often you can get a generic drug that works just as well—and costs much less!

Talk to Your Doctor

Today, there are generics for about half of all prescription drugs. Each year, more generics become available.

- When your doctor prescribes a new drug, ask for the generic version.
- If you have concerns about generics, discuss them with your doctor.

Are generics as good as brand-names?

By law, all generics must have the same active ingredients as the brands they copy. They must be the same strength and work the same way as the brand-name drug. Generic drugs are not like generic cereal or canned goods, where the brand name can be a better product.

What is different about generics?

The big difference is that generics usually cost less than brand-name drugs. There are a few other differences—like color, shape, size, or taste—but they do not affect the quality of the drug.

Generics have different names. Most drugs have a brand-name and a generic name. For example, Advil and Motrin are just brand names for the generic drug ibuprofen.

Get to know the generic names. Do not pay for brand-names just because you recognize them or they are easier to say.

Generics look different. Brand-name drugs are often advertised by color and shape. Remember the “purple pill” for heartburn? Generics are often plain white or pink pills.

Do not be fooled by looks. Sometimes the shape or coating on a brand-name drug will make it easier to swallow or digest, but this does not make it better.

Our advice:

Try the generic whenever possible. You will get the same benefit to your health, and you will save money.

The federal Food and Drug Administration (FDA) regulates both generic and brand-name drugs. Both kinds of drugs must meet the FDA quality standards.



Generic Drugs: The Same Medicine for Less Money

How much money can I save with generics?

- If you pay a flat fee co-pay for your drugs, the co-pay is lower. You may pay \$5 to \$15 for the generic drug but \$15 to \$35 for the brand-name drug.
- If you pay a co-pay based on the full cost of the drug, like a 30% co-pay, you also save money. The full cost of a brand-name drug is about 3 times the cost of the generic version.
- If you do not have drug coverage and you pay out of pocket for your medicine, you save even more with generics.

You pay:	Flat fee co-pay	30% co-pay	Full cost (no drug coverage)
Brand-name drug	\$20	\$45	\$150
Generic drug	\$10	\$15	\$ 50
Each month you save	\$10	\$30	\$100

Compare Costs

This chart lists the full cost—what you pay if you do not have drug coverage.

Condition	Brand-name drug	Cost per month	Generic substitute	Cost per month
Diabetes	Glucotrol 10mg tablet	\$42–\$84	Glipizide 10mg tablet	\$4–\$8
Heart failure	Coreg 12.5mg	\$166	Carvedilol 12.5mg	\$44
High cholesterol	Zocor 20mg	\$175	Simvastatin 20mg	\$70
Migraine	Imitrex 25mg tablet	\$78	Sumatriptan 25mg tablet	\$48

Can the pharmacist give me a generic if my doctor prescribed a brand-name drug?

Yes. In most cases, your pharmacist can give you the generic instead of the brand-name drug.

What if there is no generic version of the brand-name drug I take?

Ask your doctor about generics in the same class of drugs. Ask if one of these generics would work as well as the brand-name drug. For example, there is a class of drugs, called statins, to treat high cholesterol. Some statins come as generics, while others do not. If you take a brand-name statin, ask if one of the generic statins would work for you.

Remember, generic drugs have been in use for more than 10 years—first as a brand-name and then as a generic—so we know a lot more about their safety than about brand-name drugs.

Resources

Consumer Reports Best Buy Drugs can help you find lower-cost generic drugs. Visit our free website, www.ConsumerReportsHealth.org/BestBuyDrugs.