

## SIMPLE TIPS TO SAFELY REDUCE YOUR DRUG COSTS:

- Eliminate unnecessary medications (and lower your risk of side effects and drug interactions) by reviewing medications with your primary care physician or pharmacist every six months.
- Talk with your doctor about cost. Let your doctor know cost and effectiveness both matter to you.
- Ask your doctor if a generic or a lower cost substitute is available for the medication you currently take. If you are taking a brand medication, look online, a manufacturer coupon may be available.
- Shop around and compare prices in supermarket pharmacies and pharmacy chains.
- Avoid free samples because they are usually brand name and more expensive in the long run.
- Consider asking for smaller quantities of new medications by asking your doctor to write the prescription for less until you know the medication is right for you.
- Ask your pharmacist for guidance. Pharmacists can be helpful in guiding you through suggestions and identifying other options if you are unable to afford your medications.
- The most important thing you can do for your health is take your medications as prescribed. Skipping doses will often result in worsening your illness or condition. Going un-treated can lead to far more expensive health care outcomes.

**Call to find out more about your prescription copays, network locations and clinical programs.**

**An agent will be ready to provide you with personalized, professional assistance 24/7.**

**1-800-228-3108**

## UFCW 1189 & ST. PAUL FOOD EMPLOYERS HEALTH CARE PLAN



*PRESCRIPTION DRUG PLAN  
ADMINISTERED BY:*



**1-800-228-3108**

# Sav-Rx Prescription Services

## FREQUENTLY ASKED QUESTIONS

### 1. How much do I pay for my prescriptions?

<b>UFCW1189A</b> <b>Plan 1: Active Full Time Employees</b>
20% (\$10 Minimum; \$50 Maximum)

<b>UFCW1189B</b> <b>Plan 2: Active Part Time Employees</b>
20%

<b>UFCW1189C</b> <b>Plan 3: Non-Medicare Retirees</b>
25%

Brand name drugs with generic equivalents filled electively will be processed at the applicable copayment plus the difference in cost between brand and generic.

You may fill up to a 31 day supply at any participating Retail Pharmacy. 90 day supplies are available at a Retail Pharmacy that participates in the Sav-Rx Walk In Mail Order Network.

Specialty Medications will be limited to a 30 day supply and will follow your plan's copay structure listed above.

Please visit our website at:

**www.savrx.com**

### 2. Where can I use my Sav-Rx Card?

**Retail Pharmacy:** The Sav-Rx Retail Pharmacy Network includes over 72,000 pharmacies nationwide. In addition to more than 18,000 independent pharmacies, Sav-Rx cards are accepted at most major chain pharmacies across the country\*. It is important that you present your Sav-Rx ID Card to your pharmacy to access your benefit. To locate a pharmacy near you, please visit [www.savrx.com](http://www.savrx.com) and enter the Group printed on your ID card with your zip code.

**Sav-Rx Walk In Mail Order Pharmacy Network:** Participating pharmacies may dispense up to a 90 day supply. Most major chain pharmacies, as well as many independent pharmacies, participate in the Sav-Rx Walk In Mail Order Pharmacy Network.

Some participating pharmacies in your area include, but are not limited to, Cub Pharmacy, Mayo Clinic Pharmacy, and Walgreens Pharmacy just to name a few.

**\*Participants will pay 100% of total cost for prescriptions filled at non-network pharmacies.**

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### 3. What medications are covered?

Most maintenance medications are covered by your plan. These include, but are not limited to insulin, blood pressure, cholesterol and more. Please refer to your Summary Plan Description for specific coverage rules.

Certain medications are excluded from coverage such as over the counter products, fertility treatments, and those used for cosmetic purposes.

Some medications may require prior approval such as growth hormones, transplant medications, attention deficit medications, and medications containing tretinoin.

Please contact Sav-Rx Prescription Services with any questions regarding your medication.

### 4. Are generics just as safe and effective as brand name medications?

Generic drugs have been approved by the Food and Drug Administration (FDA) as safe and effective. Generic drugs contain the same active ingredients in the same amounts as the brand name product. The generic version works like the brand name drug in dosage, strength, performance and use. Generics may differ in color, shape, size or flavor from the brand product; however, these differences do not effect the performance, safety or effectiveness of the generic drug.



*For Organized Labor, By Organized Labor*