Prescriptions can be a major contributor to your medical costs. Make the most of your prescription drug benefit.

When your doctor writes you a prescription, you want to be sure that you have the best information about the medication and your benefits. Two simple steps will help guide you.

1. Visit www.harvardpilgrim.org and click “Look up a drug” under Top Tasks. Then:
   - Select year: 2017
   - Choose your plan: Premium 3-Tier

Look up by category to find the drug you have been prescribed. You also can find information about your medication by clicking on the links to MedLine Plus or Consumer Reports Best Buy Drugs.

2. Discuss the prescription with your doctor and ask questions, such as “Is this a generic?” or “Is there a less costly alternative that is right for me?” This might include a generic, a lower-cost brand-name drug or an over-the-counter alternative.

How much will my prescription cost?

AT THE PHARMACY – When you fill your prescription at one of more than 50,000 nationwide retail pharmacies, you will pay a share of the cost for up to a 30-day supply of your medication:

- $10 copay for generic drugs
- $30 copay for preferred brand name drugs after the deductible
- $50 copay for non-preferred brand name drugs after the deductible

You may also obtain up to a 90-day supply of maintenance medications from your retail pharmacy if your pharmacy has agreed to offer a 90-day supply for Harvard Pilgrim members. Be sure to always present your Harvard Pilgrim card when filling your prescriptions or when asking for a price lookup.

A FEW FACTS ABOUT GENERIC DRUGS

- The active ingredients in brand name and generic versions of a medication are the same.
- Generics are manufactured under government-approved practices and have been demonstrated as safe and effective.
- Generics generally cost less due to competition among manufacturers.

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**BY MAIL SERVICE** – You may purchase up to a 90-day supply of maintenance medications through our Mail Service Prescription Drug Program. In addition to saving a trip to the pharmacy, this plan provides lower cost-sharing amounts when you purchase drugs through this program:

- $20 copay for generic drugs
- $60 copay for preferred brand name drugs after the deductible
- $100 copay for non-preferred brand name drugs after the deductible

**ONLINE** – To look up drug prices, go to [www.harvardpilgrim.org](http://www.harvardpilgrim.org), select the “Drug Pricing Tool” under “Drug Information,” then click on “Look up drug prices.” The online site will give you an average price of what your drug may cost at retail, and you have the option to use either retail or mail to fill your prescription(s).

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**GLOSSARY**

**COPAYMENT:** A fixed dollar amount you pay for certain covered services. The copayment is due at the time of your visit or when the provider bills you.

**DEDUCTIBLE:** A dollar amount you must pay each year before most services are covered under your health plan. This means you may be required to pay all or part of a bill, up to your full, annual deductible amount.

**COINSURANCE:** A percentage amount you pay for a medication. The percentage may vary depending on the tier.

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**THE VALUE OF USING YOUR CARD**

You should always present your Harvard Pilgrim card when filling prescriptions. If you don’t present your card, the appropriate pharmacy benefit and share of the cost will not be applied to your prescription.

If the pharmacy processes the prescription under your Harvard Pilgrim prescription drug benefit, the amount you pay will be applied to your portion of the cost (copayment, deductible or coinsurance).