



# Save smart

## Choose generic drugs and save

### **You may pay less when you choose generic drugs**

Taking a generic is an easy way to reduce your out-of-pocket costs. They are as safe and effective as their brand-name counterparts and often cost less. Your plan sometimes requires you to use a generic drug when one is available. This could help you get the best coverage.

### **Your pharmacy will usually fill your prescription with a generic, if one is available**

Most times, your doctor will let you take a generic version of a drug. For that reason, your pharmacist will usually substitute a generic for the brand-name drug. This helps you save money every time you fill a prescription.

### **You can still get the brand-name version of your drug if you want, but you may pay more**

You and your doctor may still decide that you want to get the brand-name version of a drug. If so, your doctor will write "DAW" on your prescription. This stands for

"Dispense as written." In this case, your pharmacist will only fill your prescription with the brand-name drug.

### **Choosing a generic drug**

Please know that if a generic is available and you choose to get the brand instead, you'll pay the difference in cost between the brand and the generic. Plus, you'll pay the applicable plan copay. This could result in a significant increase in your out-of-pocket expenses. The out-of-pocket cost difference between the generic and brand may not be applied to your deductible or your out-of-pocket max.

If you want to try a generic version, please talk to your doctor about changing your prescription. If you cannot tolerate the generic or have had an adverse reaction, talk to your doctor about requesting an exception.

### **Generic drugs are as safe as brand-name drugs**

While you may pay less with generics, you won't lose out on quality. U.S. Food and Drug Administration (FDA)-approved generic drugs must be equivalent to the brand-name drug in:<sup>1</sup>

- Dosage
- Safety
- Strength
- Quality
- The way it works
- The way it is taken
- The way it should be used

### **Check what you'll pay with a few clicks**

Log in to your member website at **Aetna.com** to:

- Compare the costs of generic and brand-name drugs
- Estimate the cost of a drug from your local pharmacy versus the cost of the same drug from our mail-order pharmacy
- See how much you can save

Get details about your coverage and find out more about generics. Log in at **Aetna.com** to learn more. You can also call the toll-free number on your member ID card.

<sup>1</sup>FDA. Generic drugs: questions & answers. June 1, 2018. Available at: [FDA.gov/drugs/questions-answers/generic-drugs-questions-answers](https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers). Accessed December 9, 2019.

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).**