



My prescription..... my choices getting my medication...

Simplest way is.... to get the medication your doctor prescribed by making the co-payment outlined in your insurance plan. **However!** whether your medication is in the **formulary** and depending on what **tier** your medication falls into, the **cost to you** can be significantly different.



Terms to be aware

Formulary	A list of medications covered by the insurance company
Tiers	Categories of the formulary medications by preference of the insurance company
Prior authorization	An approval required by the insurance company in order to pay for certain prescriptions
Generic substitution	A brand name medication is switched to a generic medication with the same active ingredients
Therapeutic substitution	The medication you were prescribed is switched to a medication with different active ingredients

In order to lower your cost, you may have an option is to receive a **generic medication (Generic substitution)**, if your medication is available in generic form. You also have an option to receive a **substituted medication (Therapeutic substitution)** that has similar benefits but not the same medication your physician prescribed.

You may receive the medications that are **not in the Formulary at less cost to you**, however, the insurance company approves it only after you try a different medication in the formulary and you fail to achieve the goal. (**Prior authorization**)



Please talk to your doctor regarding less expensive options.