

CHOOSE GENERICS AND **SAVE** **Prescription Coverage for 2016**



When generic medication is available but you choose brand-name medication, you will be required to pay your regular co-pay plus the difference between the brand and generic medication. Brand name medication can still be provided as medically necessary, but the provider would be required to contact the Aetna Pharmacy for a precertification and the brand name medication will be dispensed at the applicable copay.

What's the difference between generics and brand-name medication?

Generics are the same as the brand name medication for:

- Active ingredients
- Dosage
- Safety
- Strength
- Quality
- Performance
- Intended use

Generics may be different than the brand name medication for:

- Price — Generic medication usually cost less.
- Inactive ingredients — Generic medication may contain different fillers, binders, coloring agents and flavorings.
- Shape and color — A brand-name medication manufacturer has the copyright to their medication's shape and color. So, generic equivalents may look different.



What is Step Therapy or Precertification?

You may occasionally hear the term **Step therapy or Precertification**

Step Therapy: This is a type of medication coverage review. It requires members to try one or more prerequisite medications before the “step-therapy” medication can be covered. With generic step therapy, a generic medication must be tried before the equivalent branded step-therapy medication can be covered.

Precertification: Certain medications must go through a review process and meet certain guidelines before they are covered by the insurance. This is for medications that are often taken inappropriately, should only be used for certain conditions; and often cost more than other medications



Please talk to your individual doctor to see if generic medication will work for you.