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PER_XSPECTIVES®

Understanding your prescription drug benefit and taking advantage of the available savings opportunities

Many prescription drug plans use a formulary, or list of preferred medications, to help members receive the medications that they need to stay healthy at prices they can afford.

Your plan's list, the **Preferred Prescriptions® Formulary**, contains a wide selection of medications made by most major pharmaceutical manufacturers. Typically, Medco enlists the services of an independent group of doctors and pharmacists to review the list to help ensure that it includes medications for most medical conditions that are treated on an outpatient basis. These medications are referred to as plan-preferred drugs, while those that are not on the list are called nonpreferred drugs. Your co-payments for generic and plan-preferred brand-name drugs are lower than those for nonpreferred drugs.

Save money by using plan-preferred drugs—Talk to your doctor and ask him or her to consider plan-preferred drugs when writing a prescription. In many cases, using these plan-preferred drugs can save you money at a participating retail pharmacy and through **Medco By Mail**. In addition, many brand-name drugs have generic alternatives that you can get for a lower co-payment. As always, your doctor makes the final decision about the medications that are right for you.

You or your doctor can find out if a medication is on your plan's formulary by visiting Medco's website, www.medco.com, and clicking on "Learn about formularies." Included on the following page are some of the most commonly utilized nonpreferred drugs. By using less expensive plan-preferred medications, you can save yourself and your plan money.

Another way to find formulary and generic alternatives—Effective April 1, Medco will offer the *My Rx Choices* prescription savings program. Available at www.medco.com/save, this program identifies potential cost-saving prescription alternatives for your doctor to consider. By using actual costs under your prescription drug plan, the *My Rx Choices* prescription savings program will tell you how much you could save on medications you take on an ongoing basis. You can save by:

- Switching from a brand-name medication to a generic equivalent
- Taking advantage of mail-order savings
- Switching to a more cost-effective generic or brand-name drug in the same or another therapeutic class

Please note that *My Rx Choices* will only show savings opportunities when available. *My Rx Choices* allows you and your doctor to make choices that best meet your healthcare and financial needs. If you haven't visited Medco's website before, please take a moment to register. You should have your member ID number and a recent prescription number handy.

(over, please)

Nonpreferred brand-name drugs	Used to treat:	Generic or plan-preferred brand-name alternatives
<i>Abilify</i> ®	Bipolar disorder	clozapine (generic) <i>Geodon</i> ® (Pfizer) <i>Risperdal</i> ® (Janssen) <i>Seroquel</i> ® (AstraZeneca) <i>Zyprexa</i> ® (Eli Lilly and Company)
<i>Aciphex</i> ®	Stomach ulcers	omeprazole (generic) <i>Nexium</i> ® (AstraZeneca)
<i>Actonel</i> ®	Osteoporosis	<i>Boniva</i> ® (Roche) <i>Fosamax</i> ® (Merck)
<i>Acular</i> ®	Ocular anti-inflammatory	flurbiprofen (generic) <i>Profenal</i> ® (Alcon) <i>Voltaren</i> ® (Novartis)
<i>Adderall</i> ®	ADHD	amphetamine salt combo (generic)
<i>Avalide</i> ®	High blood pressure/heart disease	<i>Atacand</i> ®HCT (AstraZeneca) <i>Benicar</i> ®HCT (Sankyo) <i>Diovan</i> ®HCT (Novartis) <i>Hyzaar</i> ® (Merck) <i>Micardis</i> ® HCT (Boehringer Ingelheim Pharma)
<i>Avapro</i> ®	High blood pressure/heart disease	<i>Atacand</i> ® (AstraZeneca) <i>Benicar</i> ® (Sankyo) <i>Diovan</i> ® (Novartis) <i>Cozaar</i> ®(Merck) <i>Micardis</i> ® (Boehringer Ingelheim Pharma)
<i>Effexor</i> ® XR	Antidepressant	citalopram (generic) fluoxetine (generic) paroxetine (generic) <i>Effexor</i> ® (Wyeth) <i>Cymbalta</i> ® (Eli Lilly and Company) <i>Zoloft</i> ® (Pfizer)
<i>Levothroid</i> ®	Thyroid hormone	levothyroxine sodium (generic)
<i>Lexapro</i> ®	Antidepressant	citalopram (generic) fluoxetine (generic) paroxetine (generic) <i>Paxil CR</i> ® (GlaxoSmithKline) <i>Zoloft</i> ® (Pfizer)
<i>Novolin</i> ® N	Insulin	<i>Humulin</i> ® N (Eli Lilly and Company)
<i>Novolin</i> ® R	Insulin	<i>Humulin</i> ® R (Eli Lilly and Company)
<i>Novolin</i> ® 70/30	Insulin	<i>Humulin</i> ® 70/30 (Eli Lilly and Company)
<i>Pravachol</i> ®	Cholesterol-lowering agent	pravastatin sodium (generic) lovastatin (generic) <i>Altorev</i> ® (First Horizon) <i>Crestor</i> ® (AstraZeneca) <i>Lipitor</i> ® (Pfizer) <i>Vytorin</i> ® (Merck/Schering) <i>Zocor</i> ® (Merck)
<i>Protonix</i> ®	Stomach ulcers	omeprazole (generic) <i>Nexium</i> ® (AstraZeneca)

To learn more about the many services provided by Medco, please visit www.medco.com or call 1 800 818-0883.