



Mandatory Generics

The Key Advantage and TLC HDHP plans use a mandatory generic program for covered prescription drugs. Generics work just as well as brand-name drugs but most often cost a lot less.



How does the Preferred Generics program work?

Most times when your doctor prescribes a medicine that's a brand-name drug and it has a generic option, your pharmacy will automatically fill the prescription using the generic drug. And you'll pay less for the generic drug. Our Preferred Generics program helps you save money when you "prefer a generic" over a brand-name drug.

Why do I pay more for a brand-name drug?

Each time your doctor writes a prescription for a brand-name drug that has a generic option but writes "dispense as written" on the prescription, the pharmacy has to fill the prescription for the brand-name drug — just the way the doctor wrote it. For Key Advantage, you would then have to pay your tier one (generic) copay plus the difference in cost between the brand-name and generic drug. For TLC HDHP, you would pay the brand-name coinsurance plus the difference between the allowable charge for the generic and the brand-name drug.

If your doctor had not put "dispense as written" on the prescription, the pharmacy would be allowed to give you the generic drug and your cost would be only your tier one (generic) copay. If you still chose to fill the brand-name drug, you would then have to pay your tier one copay plus the difference in cost between the brand-name and generic drug.

Is a generic right for me?

Ask your doctor if there is a generic for the drug you take — and see if it's right for you. Never switch any medicine until you talk to your doctor. Keep in mind that generic and brand-name drugs have the same active ingredient, strength and dose. The U.S. Food and Drug Administration (FDA) states that generics must meet the same high standards for purity, quality, safety and strength. Plus, generics usually cost less.

What if my doctor prescribes a brand-name drug because it's medically necessary, even though there is a generic?

If a doctor shows that the brand-name drug is medically necessary for you, you'll only have to pay the brand-name copay with no extra cost.

Are all brand-name drugs included in this program?

No. A small group of brand-name drugs called Narrow Therapeutic Index drugs are not included in the program, but are covered at the brand-name copay or coinsurance level. These drugs usually need blood levels to be checked often to make sure the dose is safe and working well. When a generic version of these drugs is available, you do not pay the difference between the brand-name and generic drug.

