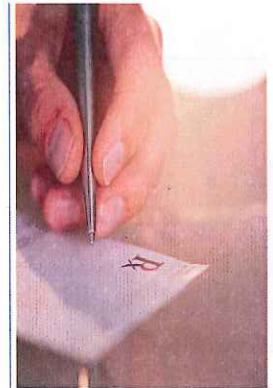




Prescription: Savings



If You Want to Save Money on Prescription Drugs

When you buy medicines, there are some ways to cut costs:

- Does your health plan offer mail-order pharmacy service?
- Ask your doctor if there are generic drugs that can treat your health problems.
- Take all your medicines with you to each health care appointment and review them with your physician to see if you still need everything you're taking.
- Use free samples with caution. Talk with your physician about any future treatment plans before you accept them — they may lead to an expensive brand name prescription.



Generics are proven equivalents to brand name drugs and often cost less.

If you are looking at getting a discount prescription card, here are some things to think about:

- Are the prescription drugs you need covered by the discount card?
- Are the prices lower than other discounts (such as senior discounts) already offered by your pharmacy?
- Is there a charge or fee for the card? If so, how much? Are there other fees?
- Does your pharmacy accept the discount card?

If you are thinking about buying drugs online:

- Buying prescription drugs online may save you about 20% to 30% , but in most cases, there is no way to guarantee the product's safety.
- Contact the National Association of Boards of Pharmacy (at www.nabp.net or 847-391-4406) to find out if a web site is a licensed pharmacy in good standing.

Other Ideas to Explore

Ask your medical team for a referral to a social worker at your clinic or hospital. Sometimes social workers know of local resources, and they often know about requirements for help from your state.

You might be able to find other public and private resources on your own, such as:

- Federal programs for military personnel or veterans
- State, county, or local programs for seniors, disabled, or low income people.
- Patient advocacy groups

SUAAAdvocate

Today, 2012

If you are age 55 or older

Web site:
www.benefitscheckup.org

Provided by the National Council On Aging, BenefitsCheckUp is an online resource for people age 55 and older who find it hard to pay for their medicines. This resource includes programs in all 50 states and the District of Columbia.

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Chain websites tend to be comprehensive and cutting edge

First, find a drug store that takes your insurance.

You can call ahead to check prices.

Ask if the generic price is less than your deductible.



Since 2002, the percentage of consumers who have prescriptions filled at big-box stores has jumped from 14% to 22%.

Store-based Drug Discount Programs

Some large drugstore and discount chains offer certain generic prescriptions for \$4 for a one-month supply, or they may offer special rates. Chains are giving their best deals to those who join the store's loyalty or preferred-customer programs. Also in the mix are independents and super-markets. You may need to call around to a number of local pharmacies to find the least costly source for your medicine. The following sample of discounts and programs for prescription drugs is not an endorsement or recommendation on the part of SUAA. This information has been compiled from online resources and is available to the general public.

Pharmacy Chains

CVS offers an enrollment program called CVS Health Savings Plan

- Costs \$15 annually
- \$11.99 for a 90-day supply of over 400 generic prescriptions
- 10% off at their in-store clinic on any regular priced service or screening (up to \$10 per person per visit)
- 10% off your annual flu shot
- \$10 off on 50-count TRUEtest strips (diabetes care) up to 2 per month
- Savings available at more than 7,000 CVS/pharmacy locations nationwide

Walgreens—Get a free \$25 Walgreens card when you transfer a prescription. You may also join Walgreens Prescription Savings Club:

- Costs \$20/ individual or \$35/family (includes pets)
- Savings on more than 8,000 brand-name and all generic medications
- Discounts on flu shots, pet prescriptions, nebulizers and diabetic supplies
- Bonuses when you purchase Walgreens and Nice! brand products and photofinishing services
- If you don't save more than the cost of your membership during the course of the year of your membership, Walgreens will refund the difference.

Big Box Stores

Walmart and Sam's Club

- Generics and some OTC medications \$4 for a 30-day supply/\$10 for a 90-day supply
- Free home delivery

Meijer

- Certain antibiotic and pre-natal vitamins are free. Metformin Immediate Release (as prescribed by your physician for diabetes) free
- Generics \$4/30-day supply \$10/90-day supply
- Online tools allow you to view and print your pharmacy records

Big Box Stores

Target Pharmacy Rewards Program

- Fill five eligible prescriptions and receive 5% off a day of shopping
- Access online tools to track your progress and keep your information up to date
- Pet prescriptions are eligible for Target Pharmacy Rewards
- Generics \$4/30-day supply \$10/90-day supply
- \$4 generics are also available for pets

Costco

- Costco Prescription Membership Program— Costco members who have no available insurance coverage for medications or whose insurance does not cover all of their prescription medications, may pay less for certain prescriptions than what they would otherwise pay at a Costco pharmacy for the same drug or a therapeutically equivalent alternative drug.

Independents

Because independents specialize in prescriptions, they can offer greater personal service. People who filled their prescriptions at independent stores also report fewer delays and medication mix-ups than those who shopped elsewhere. To support patient care, most independents also sell consumer medical testing equipment, canes, walkers, wheelchairs, and medical supplies.

Supermarkets

County Market/Cub Foods

- Generics \$4/30-day supply \$10/90-day supply
- Online tools to help you manage your prescriptions

Schnuck's

- Select oral antibiotic and prescription pre-natal vitamins free
- \$4 generics available for pets, too
- Free crutch loan program
- Prescription delivery for a nominal fee

Dierbergs

- Generics \$4/30-day supply \$10/90-day supply
- Free prescription prenatal vitamins

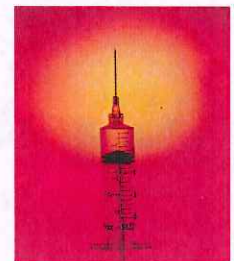
Dominick's

- Online prescription refill
- Savings Zone pharmacy specials weekly



About 23,000 independent pharmacies in the U.S. vie for your business.

Supermarket pharmacies often provide the same services as pharmacy chains.



CDC estimate that 20% of immunizations in the 2011-2012 flu season were given by pharmacists.



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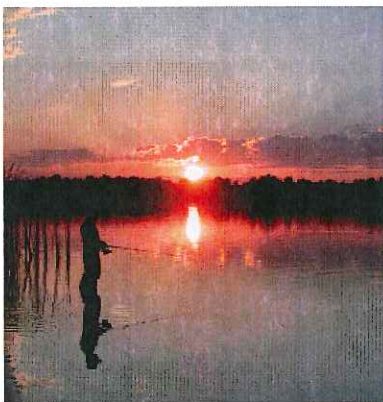
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WWW.SUAA.ORG



Protecting the environment is every-
one's responsibility.

Do You Need Help Paying for Prescription Drugs?

You may qualify for a Prescription Assistance Program (PAP). Most drug companies offer PAPs. Some PAPs are for people with certain diseases or conditions.

To qualify:

- You must need help paying for your medications
- If your health insurance covers the drug, you may not be eligible for a PAP
- For many PAPs, your household income must be less than \$20,000 for one person, \$28,000 for a couple, \$35,000 for a family of three, and \$40,000 for a family of four
- Usually you cannot have more than \$15,000-\$20,000 in assets. Your home and car do not count as assets.

There are some programs for people with higher incomes, You may qualify if you do not have drug coverage and you need expensive drugs.

If You Need Financial Help

Partnership for Prescription Assistance

Website: www.pparx.org Toll-free: 1-888-4PPA-NOW (1-888-477-2669)

NeedyMeds, Inc.

Website: www.needymeds.org

Safe Disposal of Prescription Drugs

Traditional advice was to flush unused, unneeded, or expired medications down the toilet. That advice has changed for almost all prescription medications. According to the U.S. Fish and Wildlife Service you can help safeguard lives and protect the environment by following these simple steps:

- Pour medication into a sealable plastic bag. If a medication is solid (pill, liquid capsule, etc.) crush it or add water to dissolve it.
- Add kitty litter, sawdust, coffee grounds (or any material that mixes with the medication and makes it less appealing to pets and children) to the plastic bag.
- Seal the plastic bag and dispose of it in the trash.

DO NOT FLUSH UNUSED MEDICATIONS.

DO NOT POUR THEM DOWN A SINK OR DRAIN.