



HEALTHFLEX

Understanding “Generics”

Your health care provider or pharmacy may suggest a **generic medication** instead of a brand-name prescription. What’s the difference—what’s the same?

What’s the difference?

Generic medications generally cost less than brand-name prescriptions. This means savings for you, for the HealthFlex plan, and for your annual conference or employer.

Generic medications also sometimes have a different color, size or shape than the brand-name version.

What’s the same?

Generic medications have the same active ingredients as their brand-name counterparts. According to federal regulations, generic medications also must have the same strength, purity and quality as the brand-name version.

What’s an example of generic vs. brand-name?

Here’s an example of a common over-the-counter medication:

- Generic name: acetaminophen
- Brand-name: Tylenol®

Are generics regulated?

Yes. Just like brand-name medications, generic medications are regulated by the U.S. Food and Drug Administration (FDA).

What can you do?

Be a proactive health care consumer. If your provider prescribes a brand-name medication, ask if there is a generic alternative. You also can ask the pharmacist if there is a generic.

Will HealthFlex cover a brand-name prescription?

HealthFlex has a “mandatory generics” policy. This means that—unless there is a *medical reason* why a generic cannot be used—HealthFlex will cover only the cost of the generic version (assuming a generic version is available). If you request the brand-name version, you will be charged an amount equal to the generic medication co-payment (for example, \$15 at retail) *plus* the cost difference between the brand-name and generic versions.

In some cases, a generic may not be available. For example, a relatively new medication may not yet have a generic version. If there is no generic available, the HealthFlex mandatory generics policy does not apply.