

# Pharmacy Network

The RxAnswer card is accepted nationwide at over 42,000 chain and independent pharmacies.

## Some of the chains include:

<b>Albertsons</b>	<b>Grand Union</b>	<b>Price Chopper</b>
<b>Arbor Drug</b>	<b>Harris Teeter</b>	<b>Publix Pharmacy</b>
<b>BI-LO Pharmacy</b>	<b>Horizon Pharmacy</b>	<b>Rite Aid Pharmacy</b>
<b>Brooks Pharmacy</b>	<b>HY-Vee Pharmacy</b>	<b>Safeway Pharmacy</b>
<b>Bruno's Pharmacy</b>	<b>Kerr Drug</b>	<b>Save-On</b>
<b>Costco</b>	<b>K Mart Pharmacy</b>	<b>Schnuck's Pharmacy</b>
<b>Cub Pharmacy</b>	<b>Kash N' Karry</b>	<b>Shop 'N Save</b>
<b>CVS Pharmacy</b>	<b>King Sooper's</b>	<b>Shopko Pharmacy</b>
<b>Dillon Pharmacy</b>	<b>Kinney Drug</b>	<b>ShopRite Pharmacy</b>
<b>Dominick's Pharmacy</b>	<b>Kroger Pharmacy</b>	<b>Stop &amp; Shop</b>
<b>Drug Emporium</b>	<b>Long's</b>	<b>Target Pharmacy</b>
<b>Duane Reade</b>	<b>Marc's</b>	<b>TOPS Pharmacy</b>
<b>Eckerd Pharmacy</b>	<b>Medic Discount Drug</b>	<b>United Pharmacy</b>
<b>Fagen Pharmacy</b>	<b>Medic Drug</b>	<b>Von's Pharmacy</b>
<b>Farmer Jack</b>	<b>Medicap Pharmacy</b>	<b>Wal-Mart Pharmacy</b>
<b>Food Town Pharmacy</b>	<b>Medicine Shoppe, The</b>	<b>Walgreens</b>
<b>Fred Meyer</b>	<b>Meijer Drug</b>	<b>Wegman Pharmacy</b>
<b>Fruth Pharmacy</b>	<b>Oscos Drug</b>	<b>Weis Pharmacy</b>
<b>Genovese Drug Store</b>	<b>Pamida Pharmacy</b>	<b>Winn Dixie Pharmacy</b>
<b>Giant Eagle</b>	<b>Pathmark Pharmacy</b>	

# Drug Price Examples

A complete Preferred Drug List for viewing is available at [www.rxanswer.net](http://www.rxanswer.net) and also will be sent to you in your new member enrollment packet along with your identification card about 7-10 days after receipt of your enrollment form. This is not an insured product.

<b>\$10</b> Preferred Generic Drugs		<b>\$20</b> Preferred Brand Name & Generic Drugs		<b>\$50</b> Preferred Brand Name & Generic Drugs		Drugs with Special Network Pricing	
Ibuprofen 400mg	100 Tabs	Colchicine 0.6mg	60 Tabs	MS Contin 15mg SA	60 Tabs	Augmentin	Amerge
Naproxen 250mg	30 Tabs	Ketoprofen 75mg	30 Tabs	Phentermine 15mg	60 Caps	Actos	Premarin
Piroxicam 20mg	30 Caps	Naproxen 500mg	60 Tabs	Effexor 25mg	30 Tabs	Actonel	Valtrex
Amoxicillin 250mg	40 Caps	Amoxicillin 875mg	20 Tabs	Norpace 100mg CR	30 Caps	Crestor	Atrovent
Penicillin VK Tab	40 Tabs	Ampicillin 500mg	30 Caps	Baclofen 10 mg	120 Tabs	Lipitor	Proventil
Tetracycline 500mg	60 Caps	Dicloxacillin 250mg	30 Caps	Vioxx 25mg	15 Tabs	Nexium	Actonel
Amoxapine 25mg	20 Tabs	Trimethoprim 100mg	30 Tabs	Velosef 250mg	40 Caps	Protonix	Prinivil
Doxepin 10mg	30 Tabs	Dapsone 100mg	60 Tabs	Sinequan 50mg	60 Caps	Zantac	Zestril
Trazodone 100mg	30 Tabs	E.E.S. 400 Tabs	40 Tabs	Diflucan 200mg	3 Tabs	Lumigan	Celebrex
Fluocinolone Acetonide 1% - 60gm		Macrochantin 25mg	20 Caps	Seroquel 25mg	30 Tabs	Betagan	Lortab
Hydrocortisone 1% Cream - 30gm		Maprotiline 50mg	30 Tabs	Proventil Aer 90mcg	17 Gm	Avandia	Avinza
Triamcinolone Acetonide 1% - 80gm		Aristocort A 1% Cream - 15gm		Tamoxifen 20mg	30 Tabs	Glucophage/XR	Cipro XR
Atenolol 50mg	30 Tabs	Aquatab D	20 Tabs	Allegra 60mg	30 Tabs	Zoloft	Abilify
Chlorpropamide 100mg	30 Tabs	Glyburide 2.5mg	30 Tabs	Prandin 1mg	40 Tabs	Paxil	Atacand/HCT
Glyburide 1.25mg	30 Tabs	Glucotrol XL 2.5mg	30 Tabs	Cozaar 50mg	30 Tabs	Allace	Detrol LA

Prices and tier position subject to change without notice. Tier position and price only for quantities stated, additional quantities may incur higher costs.



# Welcome to the RxAnswer Program

This program is designed to educate you on the use of generic and other low cost brand name drugs. This program is designed to help you find drugs within the same therapeutic class as a drug you may be currently taking. Most of all, **this program is designed to save you money on your prescription drug costs.**

This formulary program has four tiers:

### THE FIRST TIER

The first tier is a list of generic drugs that are available for up to a \$10.00 payment.

### THE SECOND TIER

The second tier is a list of brand name and select generics that are available for up to a \$20.00 payment.

### THE THIRD TIER

The third tier is a list of brand name and select generics that are available for up to a \$50.00 payment.

### THE FOURTH TIER

The fourth tier is brand name drugs for which RxAnswer has negotiated a special network price.

To get the most out of this program you should ask your doctor to prescribe a drug within the first two tiers if possible. Often times drugs within the same therapeutic class can be prescribed in place of an expensive brand name drug. Of course if you choose the higher price brand name drug we have negotiated a substantial discount to you.

Please review this entire booklet. Read the "frequently asked questions" section for information about this program. Feel free to contact our customer service center if you have additional questions.

Our knowledgeable Help Desk and Customer Service department ensures that all physician, member and pharmacy calls are responded to swiftly and accurately. Our prompt customer service help desk is available toll free Monday through Friday – 9 a.m. to 4 p.m. (Eastern time) at 1-888-211-3353.

## Frequently Asked Questions

### Where can I use the RxAnswer card?

The RxAnswer card is accepted at over 42,000 pharmacies throughout the United States. The network includes pharmacy chains as well as thousands of independent pharmacies throughout the country. Pharmacy location information can be obtained by contacting customer service at 888-211-3353. If a neighborhood pharmacy is not already participating in our network, please have them call us at 800-361-4542. We will send them information about how they can participate in the network so that you can take advantage of the savings as soon as possible.

### What if my pharmacy doesn't recognize the card?

Pharmacies may not be familiar with every prescription program in which they participate. If the pharmacist does not recognize your RxAnswer card or if you encounter a problem at the pharmacy, DO NOT leave without having the pharmacy call the toll-free number printed on the ID card.

### How much will I pay for my prescriptions?

There are payments of up to \$10.00 for drugs listed in Tier 1, up to \$20.00 for brand name and select generic drugs listed in Tier 2 and up to \$50.00 for brand name and select generic drugs listed in Tier 3. For the drugs not listed in Tier 1, Tier 2 and Tier 3 members will pay the network contracted price that has been negotiated by RxAnswer. Please pay close attention to the quantities listed by each drug in Tier 1, Tier 2 and Tier 3. Quantities in excess of those listed will result in higher prices.

### What is my average savings on The Four Tier drugs?

There is no guaranteed percentage savings on every prescription purchase. The price paid depends upon the pharmacy and the type and quantity of drug purchased. Pharmacies, just like other retail stores, compete against each other and may have special prices on some products. When this is the case, we cannot discount the pharmacy's already low price, but a member will receive the advantage of the pharmacy's special pricing. THE MEMBER ALWAYS RECEIVES THE LOWER OF THE RxANSWER CONTRACT PRICE OR THE PHARMACY'S PRICE.

### What is a generic drug?

Once a patent on a brand name drug expires, other drug companies may make a generic version of the drug, with the approval of the Food and Drug Administration (FDA). The FDA's standards for quality are the same for all manufacturers. This means the generic drug contains the same active ingredients as the brand name whose patent has expired, and that its safe, potent and effective.

### How can I keep my prescription drug costs down?

The use of generic prescription drugs, whenever available, is most cost effective. Don't be shy – discuss your prescription options with your doctor. Ask whether an alternative, less expensive option would work for your condition.

### How will I know if there's a generic equivalent available?

Simply ask your local pharmacist to find out about generic equivalents for your prescription. Also ask your doctor to prescribe generics whenever possible and appropriate. (Your new member packet will include helpful materials you can share with your doctor.)

### What is the difference between brand name and generic drugs?

The brand name is the trade name under which the product is advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for a predetermined number of years. Once a patent expires, other companies may manufacture a generic equivalent, providing they follow stringent FDA regulations for safety.

Generic drugs are drugs for which the patent has expired, allowing other manufacturers to produce and distribute the product under a generic name. Generics are essentially a chemical copy of their brand name equivalents. The color or shape may be different, but the active ingredients must be the same for both. The preferred drug list contains only FDA-approved generic medications.

### What is a preferred drug list?

A preferred drug list is a list of recommended prescription medications that is created, reviewed and continually updated by a team of physicians and pharmacists. The preferred drug list contains a wide range of generic and brand name preferred products that have been approved by the Food and Drug Administration (FDA). Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. A medication becomes a preferred drug based on safety and efficacy, then on cost-effectiveness.

### What is the difference between a preferred brand name drug vs. a non-preferred brand name drug?

A preferred brand name drug is a medication that has been reviewed and approved by a group of physicians and pharmacists, and has been selected for preferred status based on its proven clinical and cost effectiveness.

A non-preferred brand name drug is a medication that has been reviewed by the same team of physicians and pharmacists who determined that an alternative drug that is clinically equivalent and most cost effective is available. These designations may change as new clinical information becomes available.

### What drugs are considered preferred (formulary) on Discount Plans?

The RxAnswer product guide contains certain brand drugs for which the member's price is the scheduled amount listed. Drugs that are chemically or therapeutically similar to drugs listed on the product guide are not discounted. Prices are subject to change due to manufacturer price changes to pharmacies. On these drugs, the participant enjoys the special network pricing.

### What if the brand drug I am taking is not discounted?

If you are currently taking a medication that has similar active ingredients or is used to treat the same conditions as the preferred brand drugs on the RxAnswer product guide, it will still be discounted. You will pay the RxAnswer negotiated price for that drug. To take advantage of the potential program savings on listed preferred drugs, you should ask your Pharmacist (where regulations permit) or a Doctor to change your medication, where medically appropriate, to a less expensive product listed in the product guide.