

# The Right Pharmacy Solution for Your Group

Our capability to access both medical and prescription information provides you with total care and cost management. With our integrated approach, we can effectively identify correlations between your pharmacy and medical data — helping you to align strategies, create efficiencies, and quickly identify and resolve gaps in care.

*Employees who feel their best are better able to contribute to your company's success. Customize your plan with cost-sharing options that support better health outcomes and optimize your savings.*



## Hard Mandatory Generic

***A generic drug is the same as a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use.\****

The Hard Mandatory Generic program uses cost to motivate employees to choose generic options. When employees purchase brand-name medications when generic equivalents are available, they pay the brand cost-sharing plus the difference in retail cost of the brand and generic drugs. The member pays this higher cost if the member or the doctor requests the brand-name medication. The additional out-of-pocket costs do not apply to the member's deductible if the member or doctor requires a brand medication unless an exception is granted.

### Advantages

The program is designed to decrease your plan costs through increased generic utilization. For every 1-percent increase in your group's generic dispensing rate, your total plan savings is 2½-percent of the total plan cost.

The program also promotes consumerism — educating employees about cost and quality, and encouraging them to make more informed decisions.

### Is It Right for You?

If you are interested in reducing your prescription drug costs by encouraging your employees to use generic drugs when available, the Hard Mandatory Generic program could benefit your company.

For more information about the Hard Mandatory Generic program, or if you have any questions, contact your Highmark Representative.

\*<https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucm144456.htm>



## How It Works

Brand-Name Drug -vs- Generic Drug Costs

### Example of PPO

Member Copay	
Generic	Brand-Name
\$20	\$40
Retail Cost	
Generic	Brand-Name
\$80	\$200
Additional Plan Design Charge	
Generic	Brand-Name
\$0	\$120
Member is only responsible for the copay	Member is responsible for the difference between the Brand-Name Cost (\$200) and Generic Cost (\$80) (\$200 - \$80 = \$120)
Total Member Responsibility	
Generic	Brand-Name
\$20	\$160

### Example of HDHP

Retail Cost	
Generic	Brand-Name
\$25	\$100
Additional Plan Design Charge	
Generic	Brand-Name
\$0	\$75
Member is only responsible for the retail cost	Member is responsible for the difference between the Brand-Name Cost (\$100) and Generic Cost (\$25) (\$100 - \$25 = \$75)
Total Member Responsibility	
Generic	Brand-Name
\$25	\$175
	\$100 applied to deductible

Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Insurance or benefit/claims administration may be provided by Highmark Blue Shield.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。