

Dear Participants:

Chicago Regional Council of Carpenters Welfare Fund chose Medco to manage your prescription drug plan. We want to do all we can to help reduce your healthcare expenses. That's why we want you to know more about generic medications . . .

# Take your medicine *and* save your money. Consider generic medications.

Today, 7 in 10 prescriptions filled in the United States are for generic drugs.<sup>1</sup> Before you fill your next prescription, find out whether there's a generic version of your medication. It could be *free to you!*<sup>1</sup>

## What are generic medications?

To understand generic medications, you need to understand a little about how pharmaceutical companies develop brand-name medications. Pharmaceutical companies spend many years researching and developing new medications, which must be approved by the U. S. Food and Drug Administration (FDA). The company that develops the medication obtains a patent, giving it exclusive rights to market the medication for a defined period of time. However, when the patent expires, other companies can begin to manufacture and sell the generic version.

## Are generics safe and effective?

Yes. To get FDA approval, the generic medication must contain the same active ingredients as the brand-name medication and must meet the same strict quality standards. The generic medication must also be equivalent in strength and dosage to the original brand-name medication.

## How do generics differ from their equivalent brand name medications?

Generic medications and brand-name medications may contain different inactive ingredients, such as fillers and dyes. Inactive ingredients can give a medication its color and size. Also, a generic medication can have a different shape from its brand-name equivalent. These differences affect how the medication looks but do not affect the way the medication is used or the conditions for which it is used.

## Why do generics often cost less?

Generic medications often cost less because it's more expensive to create a new brand-name medication and market it to the public. The manufacturers of generic medications do not need to pay for the research and development associated with original development of the medications. Additionally, makers of generics can sometimes charge less because more than one generic version of a brand-name medication is often available. This promotes competition, which drives prices down. Those savings are usually passed on to you through lower out-of-pocket costs.

## Do all brand-name medications have a generic form available?

No. However, there still may be other generic alternatives available to treat your condition. A generic alternative is a medication that contains a different active ingredient that can sometimes treat the same condition as the brand-name medication. A generic alternative may sometimes be used in place of a brand-name medication.

Often there is a variety of medication options available to doctors for treating a specific condition. If your doctor prescribes a brand-name drug that does not have a generic equivalent, ask whether there is a generic alternative available that could effectively treat your condition.

**Does your brand-name medication have a generic equivalent (or generic alternative)?**

There are many generics available today, so it always pays to ask your doctor if there is a generic medication that would work for you.

Here is just a sample list of the brand-name medications that either have generic equivalents or generic alternatives available.

Conditions	Brand-name medications	Generic equivalents and generic alternatives
high cholesterol	<i>Lipitor</i> <sup>®</sup> <i>Zocor</i> <sup>®</sup>	<b>pravastatin sodium</b> (generic version of <i>Pravachol</i> <sup>®</sup> ) <b>simvastatin</b> (generic version of <i>Zocor</i> )
high blood pressure	<i>Accupril</i> <sup>®</sup>	<b>quinipril</b> (generic version of <i>Accupril</i> )
ulcers and heartburn	<i>Protonix</i> <sup>®</sup> <i>Prilosec</i> <sup>®</sup>	<b>pantoprazole</b> (generic version of <i>Protonix</i> ) <b>omeprazole</b> (generic version of <i>Prilosec</i> )
enlarged prostate (benign prostatic hyperplasia)	<i>Proscar</i> <sup>®</sup> <i>Nilandron</i> <sup>®</sup> <i>Casodex</i> <sup>®</sup> <i>Eulexin</i> <sup>®</sup>	<b>finasteride</b> (generic version of <i>Proscar</i> ) <b>terazosin</b> (generic version of <i>Hytrin</i> <sup>®</sup> )
osteoporosis	<i>Actonel</i> <sup>®</sup> <i>Fosamax</i> <sup>®</sup> <i>Boniva</i> <sup>®</sup> <i>Fosamax Plus D</i> <sup>®</sup>	<b>alendronate sodium</b> (generic version of <i>Fosamax</i> )
depression	<i>Celexa</i> <sup>®</sup> <i>Prozac</i> <sup>®</sup> <i>Zoloft</i> <sup>®</sup>	<b>citalopram</b> (generic version of <i>Celexa</i> ) <b>fluoxetine HCl</b> (generic version of <i>Prozac</i> ) <b>sertraline HCl</b> (generic version of <i>Zoloft</i> )
insomnia	<i>Ambien</i> <sup>®</sup> <i>Ambien CR</i> <sup>®</sup> <i>Sonata</i> <sup>®</sup> <i>Lunesta</i> <sup>®</sup>	<b>zolpidem</b> (generic version of <i>Ambien</i> ) <b>zaleplon</b> (generic version of <i>Sonata</i> )

**How much you can save.**

If you have Internet access, you can visit [www.medco.com](http://www.medco.com) to:

- > Compare the cost of brand-name and generic drugs at retail and via mail order.
- > Access plan highlights, as well as health and wellness information.
- > Use the **My Rx Choices**<sup>®</sup> prescriptions savings program to provide your doctor with potential lower-cost alternatives to the medications you take on an ongoing basis. Your doctor may help you save money by making informed decisions based on health and cost.

For further details and other disclosures regarding My Rx Choices, visit [www.medco.com/choices](http://www.medco.com/choices).

If you are a first-time visitor to our website, take a minute to register, and have your member ID number and a recent prescription number handy.

The next time your doctor gives you a prescription for a brand-name medication, **ask if there is a generic available** that would be right for you. **Remember, there is no co-payment for generic medications.**

\*US Food and Drug Administration. Facts and myths about generic drugs. <http://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/ucm167991.htm>. Published October 13, 2009. Accessed October 21, 2009

†Other charges or penalties for specific medications may apply. Benefits and co-payments are subject to change by your plan.

[www.medco.com](http://www.medco.com)

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