

# Frequently Asked Questions

## Pharmacy Benefits



### Prescription Benefit Coverage

#### What is my copay?

Your benefit program may have multiple medication categories, or tiers, that determine your copay. Check your plan information to see which tiers are included in your plan. Typical copay tiers for WellDyne benefits are:

- **Tier 1:** Generic drugs with the lowest copay.
- **Tier 2:** Preferred brand drugs that cost more than generics.
- **Tier 3:** Non-preferred brand drugs that include the highest cost medications.
- Your plan may have additional tiers for specialty drugs or drugs that treat non-life threatening conditions. The copay for these tiers may be more or less expensive, depending on your plan.

You can see which tier a medication is by checking our Formulary and Drug Alternatives List.

#### What is a formulary?

A formulary is a drug list that helps determine your copay for each prescription. In most cases, you'll pay a lower copay for the drugs on the formulary. The formulary is not a complete list of covered drugs. Formularies can vary from plan to Plan. Please check your plan's formulary to learn about covered drugs.

#### What if my medication is not listed on the formulary?

Some drugs are excluded from the formulary in order to help control your overall costs. Call the Member Services number shown on your member ID card if your medication is not listed on your plan's formulary.

#### How does WellDyne protect my health information?

WellDyne complies with patient privacy regulations and requirements set by the Health Insurance Portability and Accountability Act (HIPAA).

If you would like WellDyne to discuss and/or release your protected health information to another person or entity, you must authorize us to do so by completing a Protected Health Information Authorization Form.

#### Why should I use the WellDyne mail order pharmacy?

Our mail order pharmacy provides a convenient and cost-effective way for you to obtain up to a 90-day supply of medication delivered to your home or business. No more waiting in line for refills at your local retail pharmacy each month! This service is convenient for members who take medications for chronic conditions such as high blood pressure, high cholesterol and diabetes.

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### Generic Medications

#### **What are the advantages of using generic versus brand name medications?**

The biggest advantage of using a generic drug is price. On average, the cost of a generic medication is 80 to 85 percent lower than the brand name product.

#### **Are generic drugs as safe and effective as brand name drugs?**

The FDA tests each generic drug to make sure it is effective and safe. To gain FDA approval, a generic drug must:

- Contain the same active ingredients as the brand drug.
- Be identical in strength, dosage form, and how it's taken.
- Be used to treat the same conditions and have the same dosing and labeling.
- Provide the same effectiveness and safety to patients.

A generic drug often has a different color or shape than the brand name drug. These differences don't have any effect on how the drug works. The color difference just distinguishes one product from another.

#### **Does every brand name drug have a generic version?**

No. When new drugs are introduced by a company, they have a patent. The patent protects the company by not allowing anyone else to make and sell the medication. When the patent expires, other drug companies can start selling generic versions that have been approved by the FDA.

#### **How can I get generic drugs?**

Ask your doctor if a generic drug is available and appropriate for you. If it is, your doctor can write your prescription so the pharmacist knows to dispense a generic version whenever possible.

#### **Will my doctor automatically prescribe generic drugs?**

It depends on the doctor. You can ask your doctor to write a prescription that allows a generic drug whenever possible.

#### **What happens if I fill a brand medication when a generic is available?**

If you or your doctor choose to fill a brand name prescription over the generic alternative, you may be required to pay a penalty. If your doctor allows generic substitution, most pharmacies will automatically fill the generic unless you request otherwise.

#### **Why do generic drugs look different than the brand name product?**

U.S. trademark laws don't allow generic drugs to look exactly the same as another drug already on the market. For that reason, the color and shape of a generic pill may be different from the brand name version. Sometimes it will have a different coating or flavor. Differences in taste or appearance do not affect the drug's safety or effectiveness.

#### **Why are most generic drugs less expensive than brand name products?**

Generic drugs are versions of brand drugs that become available when the brand drug's patents expire. Because of lower research costs and more competition, the generic drug usually costs less than the brand name drug. Many brand name manufacturers or their subsidiaries also make generic medications.

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### How are generic drugs approved for use?

Before a generic drug is approved for use in the U.S., the drug company must prove to the FDA that the generic drug has the same active ingredient as the brand name version. In addition, the generic must meet FDA standards for the amount of active ingredient and how much of it is absorbed by the body.

### Are generic drugs safe?

The role of the FDA is to ensure all new brand and generic drugs are safe and effective. The FDA requires generic drug manufacturers to:

- Meet the same requirements for strength, purity, and quality as the original manufacturer.
- Follow the same strict manufacturing practices.



For questions about pharmacy benefits, visit our member portal at [WellView.WellDyne.com](https://WellView.WellDyne.com).  
Or call Member Services at the number listed on your ID card.