



Understanding Prescription Coupons

Coupons for prescriptions can make expensive medications seem affordable. In some situations using a coupon may make sense but, there are details you should know if you regularly take a drug or are about to begin one that has manufacturer's coupon. Consumer Reports suggest you consider the following:

- While coupons might make brand-name drugs cheaper, significantly less-expensive generic equivalents may be available and are just as effective and as safe as their brand-name counterparts.
- Manufacturer-issued coupons are typically only available for a limited supply of the drug. When the program expires, you may have to pay full retail or a much higher out of pocket cost if you want to continue the medication.
- Many coupons state that you cannot use them unless you have health insurance. Coupon promotions are designed to sell expensive drugs instead of lower-cost alternatives.
- Coupons are illegal under Medicare or any other federal program such as the Veterans Administration or Medicaid because they violate the federal anti-kickback statute.

Prescription Coupons with PreferredOne

- When you do use coupons, PreferredOne will adjust your deductible and out of pocket maximum balances to reflect the actual amount you paid out of your pocket; not the cost of the medication without the coupon. Keep in mind the adjustments to process the correct balances may take time to correct.
- Each PreferredOne plan varies in what medications are covered and at what level or tier. Be sure to understand your pharmacy benefits and formulary. Just because you have a coupon for a certain medication does not mean you will have coverage for that medication.
- Ask your pharmacist for the drug's actual cost so you're prepared. You'll also want to ask about less expensive generic alternatives.
- If you have questions about coupons and your prescription benefits call PreferredOne's Customer Service at 763.847.4477 or toll free 1.800.997.1750.