



# WHAT TO KNOW BEFORE YOU GO

## USE AN IN-NETWORK PROVIDER WHENEVER POSSIBLE

By using an in-network provider for your medical needs:

- You will receive a higher level of benefits and discounted fees.
- You will not have to worry about reasonable and customary limitations.
- You will get more covered services.

Consult your provider directory for a listing of in-network providers. **REMEMBER**, your directory is subject to change.

Be sure to verify a provider's participation in the network when you call for an appointment.

## PRESCRIPTION DRUG SAVINGS

### Brand Name vs. Generic Drugs

**They're the same:** Generic drugs are exact copies of brand-name drugs and must meet all the same stringent FDA standards. Although they may look or taste different, the main reason brand-name drugs cost more than generics is due to expensive marketing.

**They save you money:** Generic drugs are often **80%** less expensive than brand-name medication. The next time you need a prescription, ask if a generic equivalent is available. Or, if your doctor does not specifically tell you to only take the brand-name drug, ask your pharmacist to fill your prescription with the generic version, if one is available.

Remember, choosing generics results in substantial savings for everyone.