



Cut Costs - Not Corners - On Prescription Drugs



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Get more value from your prescription-drug benefit. Join the millions of people who save time and money with secure, EASY-to-use website features!



It's no secret that prescription drug costs are high and climbing. To save money, some people resort to skipping doses of their medication — or even fail to fill their prescriptions. But while cutting corners on medications can save a few dollars in the short run, it isn't worth the long-term cost to your health.

You can't control prescription drug prices, but you can take steps to minimize your out-of-pocket costs for medications and still obtain high quality care. Here are a few suggestions:

When you visit your doctor

A number of medications are available to treat most conditions. Talk with your doctor about lower cost, yet effective, options.

- Is a generic drug available? Depending on the medication, generics can cost between 30% and 75% less than brand name drugs, and they're just as safe and effective.

- If no generic is available, ask about the least costly brand name drug to treat your condition. Remember: newer isn't always better. Some older medications may work just as well for you as those you see advertised on TV — and cost a lot less.
- Don't pay for what you don't need. Give your doctor a list of all prescription and over-the-counter medications you're taking, as well as any vitamins and herbal supplements. This information will help him or her know whether you are (1) taking any medications you no longer need, (2) taking more than one medication to treat the same condition or (3) taking medications that may put you at risk for an interaction.

Ultimately, the medication you take should always be the one that, in your doctor's professional judgment, is best for you. However, a frank discussion with your doctor about the cost of treat-

ment may result in substantial savings as well as a positive health outcome.

Make the most of your benefit



Express Scripts, the company that manages your prescription drug benefit, offers a number of ways to help you reduce your medication costs:

- Consider filling prescriptions for medications you take regularly through home delivery from the Express Scripts Pharmacy. You reduce your copayment costs and you won't have to waste time and gas money driving to a retail pharmacy.
- Use the prescription drug information available at www.express-scripts.com to learn about alternative generic and other medications for your condition.

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Does Anyone Have Money to Burn?

Paying for an expensive brand drug is like burning money, when a less expensive, but equally effective, generic will work.

BRAND NAME 30-DAY	 Average Total Cost	POSSIBLE ALTERNATIVES	 Average Total Cost
Cymbalta 60 mg	\$130	Fluoxetine, sertraline	\$4-\$30
Lipitor 40 mg	\$150	Simvastatin, lovastatin	\$10-\$15
Nexium 40 mg	\$175	Lansoprazole, omeprazole	\$10-\$45

Knowing When To Seek Emergency Care

While both emergency and urgent care situations are serious, there are important distinctions between them.

When immediate medical attention is needed to avoid serious health risks, call 911 or go to an emergency room.

Urgent care centers provide a good medical and financial alternative when you can't see your regular doctor, and the illness or injury is relatively minor.

Some primary care physicians (PCP) have extended evening and weekend hours. You may want to call your doctor first for advice about the most appropriate treatment.

For a List of Urgent Care Locations Search
www.healthspannetwork.com





Go to the Emergency Room if you experience these conditions:		
Life threatening emergencies	Chest pain Heart attack	Serious trauma

Go to the Urgent Care for your first choice for non-life threatening situations if you can't see your doctor:		
Illness-nausea/vomiting/diarrhea/fever and flu like symptoms	Coughs and sore throats Sprains and fractures	Minor cuts and burns Stitches
Urinary tract infections	Upper respiratory infections	General wound care
Animal bites	Allergic reactions/Rash	Mild asthma

Important Note:

Some facilities may look like an Urgent Care but only offer Emergency Department care.

Examples:

- Bethesda Medical Center Arrow Springs, Lebanon, OH
- Cincinnati Children's Liberty Campus, Liberty Township, OH
- Good Samaritan Medical Center Western Ridge, Cincinnati, OH
- Mercy Franciscan Medcenter, Harrison, OH

Example of Cost For Treatment of an Upper Respiratory Infection		
Provider Type	Member Cost	Total Cost-BHP
Emergency Room	\$150	\$650
Urgent Care	\$40	\$150
Primary Care	\$20-\$25	\$80



Reminder: Annual Spousal Coordination of Benefits (COB) Questionnaire Mailed from Allied

If your spouse was waived last year from BHP's requirement to enroll in an employer's medical plan, look for a letter mailed to your home address at the end of March.

You must verify that your spouse is still unemployed, self-employed or otherwise does not meet the BHP requirements to enroll in an employer's medical plan.

Q) Does this requirement affect my children? No.
The requirement is only for the spouse.

Note: If your spouse is already enrolled in his or her employer's medical plan and has informed Allied by February 1, 2011, you will not receive this letter.

Q) Why is my spouse required to enroll in his employer's group health plan? Many employers are requiring that spouses enroll in their employer's plan. All employers are trying to control their health plan costs.

Q) Does this requirement affect my dental plan? No.
The requirement is only for the Classic, Choice and Basic Medical Plans.

Q) If my spouse is required to take his employer's plan, can he or she still be in the BHP plan? Yes. After your spouse's employer's plan pays benefits first, then BHP will coordinate benefits as the secondary payor.