GENERIC MEDICATIONS



Frequently asked questions

What is a generic medication?

A generic medication is the same as the brand name medication in safety, effectiveness, quality, strength and dosage, as well as in the way it's taken and used.

Brand name medications are protected by patents. Patents prevent other manufacturers from selling generic versions of the brand name medication. Once a patent ends, other companies can make and sell a generic version of the brand name medication. Generics are typically sold under their chemical or scientific name, instead of the manufacturer's patented brand name.

Do generics work the same as brand name medications?

Yes. A generic medication works in the same way and provides the same clinical benefit as its brand name version. Generic and brand name medications have the same:

Active ingredients

Quality

Safety

Strength/dosage

Effectiveness

What are the differences between generic and brand name medications?

The medications may look different. For example, generics may have a different shape, size or color than the brand name medication. They may also have a different flavor, contain different preservatives, come in different packaging and/or with different labeling and may expire at different times. Generics may look different than the brand name, but they're just as safe and effective.

Accessibility Assistance

If you are an individual with a disability who requires assistance to access Cigna's services you can call us at 1 (800) 853-2713. Please provide the Customer Service Representative with information about the nature of the request, as well as your contact information, such as an email, address, or telephone number where you can be reached.

Together, all the way.



Generic medications typically cost

85%

less

than the brand name medication.¹



Are generics as safe as the brand name medication?

Yes. The U.S. Food and Drug Administration (FDA) requires that a generic medication work in the same way and provide the same clinical benefit as its brand name version. This means that generics must:

- Have the same active ingredient, strength and dosage form (such as a tablet, capsule or an injectable) as the brand name medication.
- Have the same use indications and be used in the same way (such as taken by mouth or applied to the skin) as the brand name medication.
- > Have acceptable inactive ingredients.
- Be made under the same strict standards as the brand name medication.

Why should I choose a generic?

You can save money. Generic medications typically cost 85% less than the brand name medication.¹

Why do generics cost so much less than the brand name medication?

Generic manufacturers don't have to repeat the expensive clinical trials that were required of the brand name medication. Also, there's usually more than one company making a generic version of a brand name medication, which creates more competition in the marketplace and helps lower the generic's price.

How do I switch to a generic?

Call your doctor's office and ask if a generic will work for you. If your doctor agrees, ask for a new prescription.

How can I find out how much the generic will cost me?

Log in to the **myCigna**® app or website and click on "Price a Medication" to see how much your medication will cost you at the different retail pharmacies in your plan's network, as well as through home delivery.^{2,3}

Common Brand Name Medications with Generic Equivalents

BRAND NAME	GENERIC NAME	WHAT IT TREATS
Advair Diskus	Wixela Inhub	Asthma
Adderall XR	Dextroemphetamine/amphetamine ER	ADHD
Copaxone	Glatopa and glatiramer acetate	Multiple Sclerosis
Fosamax	Alendronate	Osteoporosis
Lexapro	Escitalopram	Depression
Lipitor	Atorvastatin	High cholesterol
Lyrica	Pregabalin	Nerve pain
Ritalin	Methylphenidate	ADHD
Toprol XL	Metoprolol ER	High blood pressure
Zocor	Simvastatin	High cholesterol
Zoloft	Sertraline	Depression

- 1. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/01/18.
- 2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
- 3. Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.



The information provided here is for informational purposes only to help you get the most out of your plan. It is not medical advice. The drugs listed in this document may not be covered under your plan. Review your employer's prescription drug list for a listing of the medications that are covered under your specific plan. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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