



## National Roofers Health and Welfare Plan Enhances Prescription Drug Program

The National Roofers Union and Employers Health and Welfare Fund is working with RxAmerica to save you money on your prescription medications. Effective May 1, 2008, we are implementing the following cost savings measures on your behalf.

### Your Rx Program's Plan Design

Effective May 1, 2008, the Fund will be implementing RxAmerica's 3-tier copayment structure for your retail and mail order prescriptions. Under the program, medications are categorized into three different levels: generic, preferred brand, and non-preferred brand. The amount of your copayment will be dependent upon where your medication falls within RxAmerica's structure, as shown below. You will be provided with a copy of RxAmerica's Performance Drug List (PDL), which is a clear-cut, easy to follow reference guide that you can use to see where your medication falls. You'll see that:

- ▶ The lowest copayment is charged for all oral generics listed or not listed on the PDL;
- ▶ The second lowest or middle copayment is charged for brand name drugs listed on the PDL; and
- ▶ The highest copayment is charged for all brand name drugs not listed on the PDL. For brand name drugs with generics available, the generic copayment plus the difference in cost between the generic and the brand is applied.

The benefit copayment structure is as follows:

Your Retail Pharmacy Copayment - Maximum of 30 day supply -		
Generic	Preferred Brand Drug	Non-Preferred Brand Drug
\$5 or 25%, whichever is greater	\$20 or 25%, whichever is greater	\$40 or 50%, whichever is greater

Your Mail Service Copayment - Maximum of 90 day supply -		
Generic	Preferred Brand Drug	Non-Preferred Brand Drug
\$10	\$40	\$80

As you can see, the copayment structure is designed to offer you a cost savings when you purchase generic medications instead of brand name medications. All drugs currently covered under the Plan will be available to you, and you will be responsible for the copayment referenced above. All oral generic drugs are covered at the lowest (generic) copayment – even if they do not appear on the PDL.

Be sure to bring a copy of the PDL with you to your doctor's appointment. Ask your doctor to reference the list before making a decision about which drug is right for you. Keep in mind that the PDL is reviewed quarterly by RxAmerica and is subject to change. You can visit [www.rxamerica.com](http://www.rxamerica.com) for the most current version.

### Your New Mail Order Delivery Service

Effective May 1, 2008, your mail order prescriptions will be filled through RxAmerica's Home Delivery mail service facility. You will be able to continue receiving prescriptions from PrecisionRx up to April 30, 2008, but effective May 1, 2008, you must use RxAmerica Home Delivery. In order to expedite the transition process, you may begin sending your prescriptions to RxAmerica Home Delivery immediately. You can expect to receive a brochure from RxAmerica in the mail very shortly, which will provide further information and mailing instructions.

Purchasing your maintenance medications through RxAmerica Home Delivery instead of at the pharmacy has its benefits:

- ▶ **It's convenient**—With the mail order program, you can purchase your medications via mail and have them quickly shipped to your door. Therefore, there's no need to travel to the pharmacy;
- ▶ **There's no deductible**—The Plan's annual deductible does not apply to mail order pharmacy benefits. You are only required to meet a deductible when you purchase your medication at a retail pharmacy; and
- ▶ **You can save money**—When you purchase your maintenance medications through mail order, you get three times the supply of medication that you would through a network retail pharmacy. The following chart shows what this could mean to your out-of-pocket costs:

Your Retail vs. Mail Order Copayment			
	Generic Medication	Preferred Brand Medication	Non-Preferred Brand Medication
Retail Pharmacy*	\$5 x 3 months = \$15	\$20 x 3 months = \$60	\$40 x 3 months = \$120
Mail Order (three-month supply)	\$10	\$40	\$80
Savings with Mail Order	\$5	\$20	\$40

\*Please note that the chart reflects the flat dollar copayment you may be required to pay at a retail pharmacy. If the percentage of coinsurance is greater than the dollar amount listed above (25% for generic and preferred; 50% for non-preferred), you will be required to pay the percentage amount.



As you can see, using mail order over retail can save you a substantial amount of money. If you have a condition that requires you take a non-preferred brand medication, purchasing a 30-day supply at a copayment of \$40 will cost you \$120 every three months. With mail order, you will only pay \$80 for a three-month supply—thereby saving \$40.

Remember, if a generic version of a non-preferred medication is available, you will be responsible for the generic copayment amount plus the difference in cost between the non-preferred medication and its generic version.

If you have questions about the mail order service, contact RxAmerica Home Delivery at **1-877-889-3402**.

## The Benefit of Purchasing Generics over Brands

The costs for prescription medications continue to rise—and it is a dilemma that affects you, your family, and the Fund. However, you can work with the Fund to help curtail your out-of-pocket costs, and the Fund's expenditures, by purchasing generic medications instead of brand name medications whenever feasible and agreed to by your physician.

Whenever you purchase a generic medication instead of a brand name medication, you save money because your copayment requirement is significantly less, as shown in the prior chart. In addition, the Fund shares in paying the cost of your prescriptions. When you take generic medications, you help the Fund save money because generics cost a lot less than their brand name counterparts.

It is important you understand that generic medications are just as safe and effective as brand name medications. They are regulated by the Food and Drug Administration (FDA), just like brands. And by law, generics must have the same active ingredients, and be available in the same prescription strengths and dosage forms (pill, liquid, or injection) as their brand name alternatives. Again, the biggest differences between generic medications and brand name medications are their names and what they cost.

The following chart identifies the generic equivalents that are available for certain well-known and often over-prescribed brand name drugs. Feel free to use this chart to

begin a dialogue with your doctor about the medications that you take.

Also, consider the following facts published by the U.S. Food and Drug Administration's Center for Drug Evaluation and Research:

- ▶ The Food and Drug Administration (FDA) requires generic drugs be as high quality, strong, pure, and stable as brand name drugs.
- ▶ Generic drugs do not take longer to work in the body than brand name drugs.
- ▶ In the U.S., trademark laws do not allow generic drugs to look exactly like the brand name drug. However, the generic drug must have the same active ingredients.
- ▶ Every brand name drug does not have a generic equivalent. New drugs have patents that do not allow anyone else to make or sell them. However, when the patent expires, other drug companies can start selling the generic version of the drug. But first, they must test the drug, and the FDA must approve it.
- ▶ Brand name drugs are not made in better factories than generic drugs. The costs to bring generic drugs to market are lower because generic drug makers are not incurring the high costs associated with developing a drug from scratch.

The Fund is partnering with RxAmerica to help you save money on your prescription drug costs. If you are currently taking a brand name medication that has a generic equivalent, talk to your doctor about the possibility of switching to a generic equivalent, which you can find on the frequently updated PDL at [www.rxamerica.com](http://www.rxamerica.com). Remember, switching to a generic medication should only be done whenever it is feasible and agreed to by your physician.

For more information on generic drugs, visit the FDA website at [www.fda.gov/cder](http://www.fda.gov/cder). If you have any questions about your prescription drug coverage, please call the RxAmerica Customer Service Desk at **1-800-770-8014** or visit their website.

Conditions	Brand Name Drugs	Generic Alternatives	Other Brand Name Drugs
Depression	Prozac	Fluoxetine	Zoloft, Paxil, Celexa
High Cholesterol	Mevacor	Lovastatin	Lipitor, Pravachol, Zocor, Lescol, Crestor
Acid Reflux	Zantac Tablets	Ranitidine Tablets	Prevacid, AcipHex, Nexium, Protonix, Prilosec
High Blood Pressure	Zestril/Prinivil Lisinopril	Lisinopril	Diovan, Cozaar, Avapro, Atacand, Norvasc
	Tenormin	Atenolol	
	Lopressor	Metoprolol	
	Oretic	Hydrochlorothiazide	
	Hygroton	Chlorthalidone	
Diabetes	Glucophage	Metformin	Actos, Avandia
Arthritis Pain	Motrin	Ibuprofen	Celebrex, Vioxx, Bextra
	Naprosyn	Naproxen	