

## Tips for using the knowledge of your drug formulary to your advantage

### TIP #1

If you are currently taking specific medication, research the drug formulary of other plan options during open enrollment.

### TIP #2

Ask your doctor if it is necessary to take all previously prescribed medications. You might be paying for a drug that you no longer need.

### TIP #3

If a specific dosage or version of medication is covered, talk to your doctor to see if those are an option.

### TIP #4

Review costs for mail-order or 90-day supplies of prescribed medications.

### TIP #5

If your cost is more than usual, it may mean you are at an out-of-network provider.

### TIP #6

Covered medicines will have different costs at different network pharmacies, so be sure to shop around for the lowest price.

### TIP #7

Ensure that prior authorization or quantity limit restrictions have been met to avoid lengthy delays, lack of coverage, and high costs at the pharmacy checkout.

### TIP #8

For new medications, ask for a reduced initial prescription quantity first so you do not have to pay for any of the medication that you do not use if the drug does not work for you. (especially for high tier drugs)

### TIP #9

If your medication is on a high tier, work with your doctor to see if a different medication or a generic version is available on a lower tier.

### TIP #10

Check out copay cards and manufacturer's coupons to save money on covered medications.