

## Tips for using your drug formulary to your advantage

### TIP #1

If you are currently taking any medications, research the drug formulary of other plan options during open enrollment before switching plans.

### TIP #2

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

### TIP #3

If your plan covers a specific dosage or strength of a medication but not others, ask your doctor if they can work within what your formulary covers.

### TIP #4

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

### TIP #5

If the pharmacy asks you to pay more than normal for your prescription, you should check to see if your plan's deductible has reset.

### 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 don't pay for any medication you don't 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.