

Employee Benefits Advisor

Helping you get the most from your benefit plans.

Retail Stores Offer Discount Prescription Programs

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In 2006, a variety of popular retail stores introduced promotional programs which offered certain generic drugs at their pharmacies for discounted prices. These programs are still available, and during the last year each of them has expanded their drug list to allow you more options. Here's some information that maybe helpful to you regarding what's currently available through these promotions and how it relates to your insurance plan.

What stores offer discounted prescription promotions, and what drugs are available?

- **Wal-Mart** currently has a list of generic drugs that are available at its in-store pharmacies at **\$4 for a 30-day supply**. Wal-Mart initially rolled out its discount drug program in Florida in 2006, but due to popularity, the program is now available in more than 3,800 Wal-Mart and Sam's Club stores across the country, including Delaware, New Jersey, New York and Pennsylvania. The list of more than 360 prescriptions can be accessed at Wal-Mart's website: <http://i.walmart.com/i/if/hmp/fusion/genericdruglist.pdf>.
- **Target** has matched the **\$4 for a 30-day supply** generic discount program in all of its nearly 1,300 in-store pharmacies nationwide. Target's generic drug list of more than 300 prescriptions can be found at: <http://sites.target.com/site/en/health/page.jsp?contentId=PRD03-004319>.
- **Kmart** has been offering a slightly different generic drug program since May 2006. Generic drugs are offered at Kmart at **\$15 for a 90-day supply**.
Like the others, this program is free, but unlike the other programs you must enroll to participate. To enroll, simply print the brochure found at http://www.kmart.com/ue/home/BROCHURE_90Day.pdf, complete the enrollment form, and bring it to your nearest Kmart location. Kmart's expanded drug list can be accessed at: http://www.kmart.com/ue/home/90DayGen_FormularyJuly2007.pdf.
- **Wegmans**, a grocery store chain, most recently began a generic drug discount program offering a **90-day supply for \$11.99** in October 2006. Wegmans currently operates stores in New York, Pennsylvania, New Jersey, Virginia and Maryland. Its drug list, which has expanded since October 2006 to include 22 additional drugs, is located at: <http://www.wegmans.com/pdf/wegmans90DayGeneric.pdf>.



Can I use my prescription plan with these promotional programs?

No. This is a discount program offered to all consumers- it is not related to your insurance plan. When you fill your prescriptions for certain generic medications available through the retail store discount programs, you will pay the \$4 for a 30-day supply – or either \$11.99 or \$15 for a 90-day supply – regardless of the copay levels under your current insurance plan.

Can I get these drugs without insurance?

Yes. These programs are independent of your insurance plan, and therefore you are not required to be covered by an Rx plan to participate.

Should I use a retail store discount drug program if I already have an Rx plan?

It depends. You first have to check to see if your prescription is on the list of covered medications. If your medication is on the list and your insurance copay is higher than \$4, you may benefit from the promotion. You will also have to consider if your medication is available through your insurance plan's mail order benefit. If you can get a 90-day supply of your medication through your insurance plan for \$12 or less, then your mail order program is probably a better benefit. Remember that the Wal-Mart and Target promotions are only for a 30-day supply. You will have to return to the pharmacy every 30 days to refill and pay another \$4.



If you have any questions about your benefits please contact your RSI Benefit Service Specialist at 1-800-394-6111.