

The No Pay Copay Promotion Ends December 31, 2007

To continue to save, ask your doctor or pharmacist about generic alternatives.

Independence Blue Cross thanks you for your enthusiasm and overwhelming response to No Pay Copay which enables you to get your generic prescriptions at no cost to you through December 31, 2007.

But, remember, after the No Pay Copay promotion ends, you can still save money when using generic equivalents or therapeutic alternatives which cost significantly less than brand name drugs. You will pay the lowest copay amount on your prescription plan for any generic prescription you get filled or processed on or after January 1, 2008.

Be a Smart Health Care Consumer

We encourage you to ask if there is a suitable generic alternative for brand name drugs you are currently taking. When you get a new prescription, ask your doctor or pharmacist if there is a generic instead of the brand name drug. Sometimes, even if your drug is not available in a generic form, there is a generic that treats the same condition with a different chemical, and can offer the same results. These are called generic therapeutic alternatives and require a new prescription. Your doctor is the best source of information in this case. Here are some specific questions you may want to ask your doctor:

- Is my drug available in a generic form?
- If this drug is not available in a generic form yet, is there a suitable generic alternative that might be available?
- Are there other drugs that might take care of my condition in the same way?

If you haven't yet made the switch to generics, talk to your doctor.

In a recent member survey, we found that:

- more than 75% of our members believe generic drugs are as safe and effective as their brand name equivalents.
- 87% of members are likely to ask for a generic after the No Pay Copay promotion ends.
- "More people should be aware of generics. They are every bit as good as brand name drugs. If we can save money on brand name drugs, we can lower health care costs."



**Independence
Blue Cross**

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