

Will my doctor automatically prescribe generic drugs?

You can receive the highest level of benefit from your Blue Cross and Blue Shield of Kansas City prescription drug coverage by remembering to:

1. *Ask your physician for the generic equivalent in a prescription situation;*
2. *If a generic is not available, ask your physician for the preferred brandname equivalent;*
3. *Confirm with your pharmacist that you are receiving the most cost effective prescription alternative.*



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GENERIC DRUGS THE UNADVERTISED BRAND



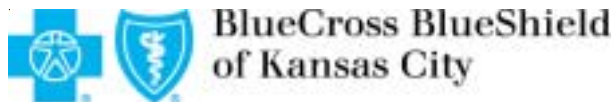
Important Facts About G E N E R I C D R U G S

The pharmaceutical industry has produced a stream of new drugs in recent years aimed at fighting more health conditions than ever. While this is a result of innovative research and achievement, society is paying a high price for these drugs.

Retail spending on prescription drugs soared nearly 20 percent annually in recent years according to figures tracked by the National Institute for Health Care Management Foundation (NIHCM). One of the most effective ways to help control some pharmaceutical costs without reducing quality patient care is to take advantage of generic drugs. Generic drugs typically cost from 30 to 75 percent less than brand name drugs. With a cost benefit like this, it is important you know the facts about generic drugs.

What are generic drugs?

A generic drug is made with the same active ingredients and is available in the same strength and dosage form as the equivalent brand name product. Generic drugs are named for the chemical compound that makes up the drug.



What process must a generic drug go through to be approved?

A generic drug meets the same stringent performance and bioequivalence standards set by the U.S. government as the brand name drug. The manufacturing process of all drugs is strictly regulated by the U.S. government and the same standards are met by all manufacturers.

What's the difference between a generic and brand name drug?

Because a generic drug must meet the same scientific standards established by the Food and Drug Administration (FDA), must have the same active ingredients and must have the same medical effect as a brand name drug, there is very little difference between the two except name and price.

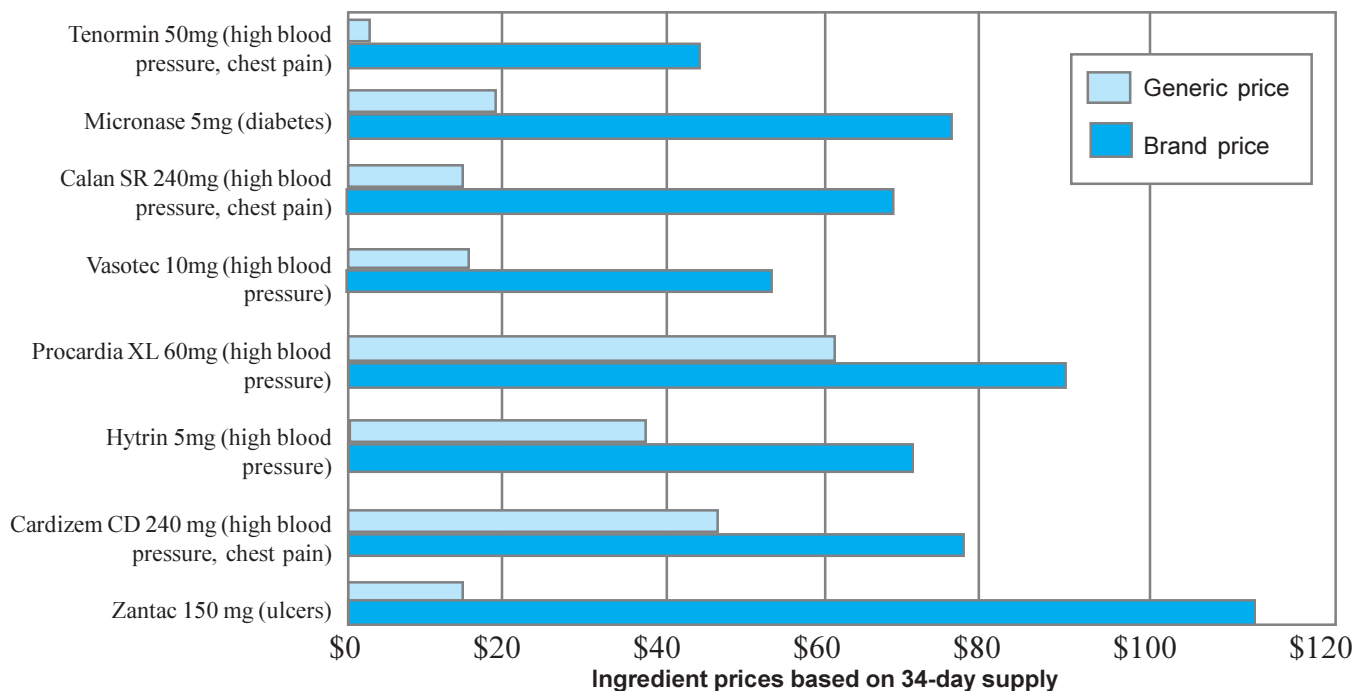
Do all drugs have generic equivalents?

No. Some drugs are protected by patents for up to 20 years and are supplied by only one company. However, when the patent expires, other manufacturers can produce its generic equivalent. Currently, about half the drugs on the market are available in generic form.

How can I get generic drugs?

Healthcare professionals strongly support the use of generic drugs. The American Medical Association, the largest organization of medical doctors, states that generic drug products are acceptable for use by the American public. Ask your doctor or pharmacist if any prescriptions you are currently taking can be filled with a generic alternative.

BRAND VS. GENERIC DRUG PRICING



Generic price reflects BCBSKC maximum allowable cost (MAC), Brand price reflects average wholesale price (AWP)