



Quality health plans & benefits
Healthier living
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Important information about New Jersey 51-100 health benefits plans

A benefit feature that encourages use of generic drugs will be included in all 51-100 health benefits plans

We want to let you know that 51-100 **new business and renewing plans with December 1, 2012 and later effective dates** will include a benefit feature that encourages members to use generic drugs as a first choice. Ultimately, the member has the choice to use a brand or a generic.

If a generic drug is available, a brand-name drug is dispensed, and the physician does not specify dispense as written for the brand-name drug, the member pays the difference in cost between the brand and generic drug, plus the applicable cost-sharing required by his or her plan for the brand-name drug dispensed.

If a generic drug is available, a brand-name drug is dispensed, and the physician does specify dispense as written for the brand-name drug, the member will pay the applicable cost-sharing required by his or her plan for the brand-name drug dispensed.

Aetna's Price-a-DrugSM tool lets members check what they'll pay for their prescriptions. Members are able to:

- Compare the costs of generic versus brand-name drugs
- Estimate the cost of a drug at retail versus ordering through mail-order delivery
- See how much they can save

To use the tool, members can visit www.aetna.com and log in to Aetna Navigator[®]. Then, they can click "Aetna Pharmacy" and "Get Drug Prices".

Facts to feel good about

- For Aetna's commercial book of business, generic drugs account for over 71% of drugs dispensed, yet only 17% of dollars spent.¹
- Generics saved \$1 trillion over the last 10 years.²
- The Food and Drug Administration (FDA) has approved over 10,000 generic drugs for a variety of treatments.³
- The FDA requires a rigorous, multi-step approval process for generic drugs.⁴

For more information

Talk to your Aetna sales executive or account manager about how our plans promote the use of generics, which may benefit your clients and their employees.

1 Aetna Data Warehouse. January through July 2012. Commercial self-funded and fully insured pharmacy members.

2 The Generic Pharmaceutical Association. Available at: <http://www.drugstorenews.com/article/generics-saved-1-trillion-over-last-10-years-study-finds?ad=generics>. Accessed August 15, 2012.

3 Disabled World. "Are Generic Drugs the Same as Brand Name Medications". Published September 14, 2011. Available at: <http://www.disabled-world.com/medical/pharmaceutical/generics.php>. Accessed August 6, 2012.

4 Generic Pharmaceutical Association. Bioequivalence Key Points. <http://www.gphaonline.org/issues/bioequivalence>. Accessed July 19, 2012.

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