

# Ask for generic

Just the same, without the name.

## What is a Generic Drug?

A generic drug is a pharmaceutical drug that is equivalent to a brand-name product in dosage form, strength, route of administration, quality, performance, and intended use. A generic drug must meet the same quality and safety standards that brand drugs have.

## What is the Difference Between Generic and Brand Drugs?

You won't find many differences, except for name and price. The manufacturer assigns a brand name, while a generic drug uses the chemical name. Both products have the same active ingredients, strength and dosage form, such as liquid or pill.

## Does Every Brand-name Drug Have a Generic Counterpart?

No. Only about half of the brand-name drugs on the market today have a generic equivalent. Some drugs are protected by patents and are manufactured by only one company.

## How Does the FDA Ensure That Generics are as Safe and Effective as Brand Drugs?

The FDA has strict guidelines around generics. They must be the same chemically, with the same medical effect. All generics undergo a multi-step, scientific review of their ingredients and performance. The FDA periodically inspects manufacturing plants, and monitors drug quality even after generics have been approved.

## 8 Out Of 10 Prescriptions Filled in the U.S. are for Generics.

Every year, the Food and Drug Administration (FDA) approves many generic drugs that treat a wide range of conditions. These medications have the same active ingredients and work the same way in your body as their brand-name equivalents. Compare drugs by cost using our member portal. Visit [www.cerpassrx.com](http://www.cerpassrx.com) today!

## Why Do Generic Drugs Cost Less?

The cost of developing new drugs is expensive. Generic drug makers don't have high marketing and upfront investment costs, but they must show that their product is identical, or bioequivalent to a brand-name drug. You may also save money through a lower copay.

## How Much Can You and Your Plan Save?

The savings based on cost of the drug can be substantial. Your out-of-pocket cost will generally be less when you choose a generic medication. Consult your plan for copay details.

## The Cost Of a Generic Drug is 80 to 85 Percent Lower than the Brand-Name Product.

To develop and sell new medications, brand-name drug manufacturers spend a lot of money on research, development, promotion and advertising. Generics do not have these costs and so higher prices are not passed along to the customer.