

Attention IBC Subscribers: Introducing “No Pay Copay” Providing You with Generic Drugs at No Cost to You

Subscribers to Independence Blue Cross' Personal Choice[®] and Keystone Health Plan East coverage can take advantage of this promotion from January 1, 2007, through March 31, 2007. Please be aware, however, subscribers with Medicare Part D prescription drug plans or programs with integrated medical and prescription drug coverage such as Traditional, Major Medical, Comprehensive Major Medical or HSA-Qualified Personal Choice are not eligible for this program.

Pay nothing at the pharmacy for three months

Simply fill or refill your generic prescriptions at a participating FutureScripts[™] retail pharmacy or through the mail-order service. Your copayment or coinsurance amount will automatically be waived for all covered generic prescription drugs processed during the promotion. If your prescription drug program has a deductible, you are required to meet the deductible before you are eligible for the waiver.

Hassle-Free...no paperwork or forms

You don't need to apply for the program, and there are no reimbursement forms to complete. Your usual copayment or coinsurance amount will be waived right at the pharmacy when you purchase a covered generic drug during Independence Blue Cross' “No Pay Copay” promotion.

Maximize your savings

Get your prescriptions at no cost when you choose generic drugs during the promotion period. If you are not sure whether a generic is available or right for you, check with your doctor or pharmacist.

Why pay more for brand drugs?

Generic drugs are safe and can save you money

- Generic drugs provide an affordable and effective alternative to brand drugs.
- Generic drugs are approved by the Food and Drug Administration.
- Generic equivalent drugs have the same active ingredients, dosage, and strength as brand drugs.
- Generic therapeutic alternative drugs have a different chemical makeup, but they treat the same condition in the same way.
- Generic drugs cost 30 to 70 percent less than brand drugs because of their lower advertising and development costs.

Talk to your doctor and pharmacist about generic drugs today, and from January through March, we'll pick up your share of the cost.

This article is provided courtesy of The Administrators, Inc. To enroll in an insurance program or to learn more about the plans available contact a TAI Account Executive at (800) 634-4428.