

GBS Benefits, Inc. Pharmacy Services

Rx Comparison Tool Frequently Asked Questions



With GBS Benefits Rx Comparison Tool, you can compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

1. I have health insurance. How can I use the GBS Rx Comparison Tool?

If you have health insurance, you can still find prescription drug savings that may be lower than your usual copay. Health insurance typically provides you with two pharmacy benefits:

1. A discounted price for your medications
2. A set copay price for your medications

Here are 3 options to consider when filling medications with insurance:

1. Is the drug covered by your plan? If so, how much does it cost?
 - Depending on your insurance plan's prescription drug list, your drug could be on a non-preferred formulary tier (requiring a higher copay). Or, for many brand name drugs, your plan may only pay a percentage of a discounted price. Always check your with your insurance carrier to obtain pricing and compare with the coupon or cash prices found on the GBS Rx Comparison Tool.
2. Have you satisfied your deductibles?
 - Many insurance plans have a deductible to meet before they pay for your medications. In these cases, you'll usually still receive a discounted rate, but it may not be as low as other prices the GBS Rx Comparison Tool can find. Check your insurance company's website for more information.
3. Can you find a better price than your copay?
 - Don't be surprised if local retail and mail order prices are well under your copay. The typical insurance plan in America offers a \$10 copay or higher. Many generic drugs can be bought for less than \$10. Why pay \$10 when you could pay \$4?

If a "cash" price is available ("no coupon necessary"), you can still use your insurance card and get that cash price – in doing so, your purchase automatically goes toward your insurance deductible, if applicable.

Important Things to Know about Our Rx Comparison Tool

For a typical drug at a typical pharmacy, you will likely find a number of prices – the "cash" price (the price you would pay for a prescription in the absence of any coupons or insurance discounts), discount prices (which involve presenting a coupon), membership prices (which might involve you joining a pharmacy's program), and negotiated prices (what you might get with your employer's insurance).

GBS Benefits, Inc. Pharmacy Services

Rx Comparison Tool Frequently Asked Questions

2. How do these discounts work with my insurance prescription card?

The GBS Rx Comparison Tool is available as a complement to your existing insurance plan. Always compare your insurance card pricing with any other available discounts or coupons to make sure you are getting the best price available. It is important to know your insurance carriers prescription drug list as certain medications may require prior authorization, have a quantity level limit or are limited to a 30-day supply at a retail pharmacy. If you use a coupon for your prescription, you must pay for the medication up front and submit a claim to your insurance carrier for deductible credit and/or reimbursement. If you use the cash price listed on the GBS Rx Pricing Comparison Tool, your pharmacist should bill your insurance carrier automatically and there is no need to file a manual claim. For specific information relative to your insurance plan, please call your insurance carrier .

3. How do I find the price of the drug?

You can find the price for your prescription in your zip code or city on the GBS Benefits Rx Comparison Tool Page, www.gbsbenefits.com/rxcomparisontool.html. You will first need to enter your employer name, then you can use the Rx Comparison Tool to search by drug name, and preferred location for your pharmacy (city, state, or zip code).

4. How do I change the dosage and quantity to match my prescription?

After you have searched for a drug by name and location, you can change the dosage and quantity in the gray menu on the left-hand side of the page.

5. My drug/pharmacy is missing, or doesn't show up in the search results.

There are a few reasons why a pharmacy may not come up in your search. You may need to adjust the search radius for the city or zip code you are using. You can do this by adjusting the location in the gray menu on the left-hand side of the page. You can also select to "View More Pharmacies" at the bottom of the pharmacy/price screen and it will expand your pharmacy search. It is also possible that your pharmacy does not have prices or discounts available for the medication you are looking. If you do not see your drug or pharmacy, keep checking back as we are always making additions and improvements.

6. I can't print the coupon.

The coupon should open in a new tab on your browser. A "pop-up blocker" could prevent your coupon page from opening. You will also want to make sure you have javascript and cookies enabled.

7. Do I need to print a coupon every time I fill a prescription?

Once you use a coupon, it will remain on file at your pharmacy and can be used for any medication you fill at that pharmacy. Be sure to check back on the website for any price changes before refilling or to look for coupons specific to another drug.

8. Do coupons expire?

Our coupons do not expire. Your pharmacist should save your coupon information and you can continue to save on refills or other drugs without having to do anything. Not that prices change frequently, but you may want to double check occasionally to see if you can find additional savings (which may require a new coupon).

9. Where can I find the mobile version for my phone?

The mobile version of the pricing tool can be found by using your phone's internet browser and going to the pricing tool main page (www.gbsbenefits.com/rxcomparisontool.html). You can also go to the GBS Benefits home page (www.gbsbenefits.com) and then select the GBS Rx Comparison Tool icon. Once on the mobile site, you will be prompted to install a GBS Rx Mobile bookmark (icon) on your phone's desktop. The next time you want to access the GBS Rx Comparison Tool, simply tap the icon/app on your phone's desktop and the mobile version of the tool will open in your phone's browser.

GBS Benefits, Inc. Pharmacy Services

Rx Comparison Tool Frequently Asked Questions

10. The prices are wrong.

Many of the discounted prices displayed require you to present a coupon to receive the discounted price reflected online. If you are using the coupon or “cash” price, and the price is still wrong, please use the “Report a Price” link to let us know.

11. I can save money at a nearby pharmacy. Will my current pharmacy match the price of a competitor?

Often times, yes. Ask the pharmacist. It is okay to ask for the pharmacy’s ‘best price’ or to ask if they’ll match another pharmacy’s price. In some cases, pharmacies have better pricing available if asked.

12. How do I transfer a prescription from one pharmacy to another that has better pricing?

The process is very simple. Go to the pharmacy TO WHICH you want to fill your prescription and tell them you have an existing prescription at another pharmacy you would like to transfer. The new pharmacy will call the old pharmacy and request the transfer on your behalf.

13. How do I use the pricing tool if I take multiple drugs?

If you take more than one prescription on an ongoing basis, it may make sense to utilize more than one pharmacy to maximize overall savings. However, you may want to identify a single pharmacy where the greatest discounts can be obtained overall. In the example below, we examine pricing for five common generic drugs to identify the pharmacy with the lowest cost overall.

Pharmacy	Price			Total
	Generic Liptor, 20mg	Generic Plavix, 75mg	Generic Singulair, 10mg	
Pharmacy 1	\$16	\$11	\$27	\$54
Pharmacy 2	\$17	\$14	\$28	\$59
Pharmacy 3	\$19	\$16	\$43	\$78

14. How can I reduce the cost of prescriptions?

Prescriptions can be very expensive, especially if you don’t have insurance. Some ways to lower your Rx costs include:

- **Strategies**
 - **Generic vs. Brand:** Brand name drugs are expensive. Generics are much cheaper. Always look for generic alternatives where available.
 - **Pill Splitting:** For many drugs, increasing the dose does not increase the price. Always check with your doctor and pharmacist before splitting your pills.
 - **Just Ask:** Many pharmacies will negotiate on prices... IF you ask. Some pharmacies will price-match, but don’t advertise it.
- **Discount Programs**
 - **Discount Coupons:** Coupons can reduce the cash price you pay by up to 75%. Most pharmacies accept them.
 - **Manufacturer Coupons:** Many brand drug makers offer coupons (also called copay cards) to offset the high cost of their drugs. You will see these listed when available.
 - **Pharmacy Discount Programs:** Many major pharmacies offer a limited list of discounted generic drugs. Some offer additional discounts when you join a free or paid membership program.

