



RE: Prescription Discount Programs

Dear Valued Client:

Each year we work together looking for ways to balance your increase in health insurance costs while still being able to offer top quality benefits your employees. One way to reduce premiums is to transfer some of the first dollar prescription expenses to the employees. This is most commonly done by increasing copayments; however, another option is to integrate prescription coverage with the medical benefits thus making them subject to the plan's deductible and coinsurance.

Since these methods will increase an employee's out of pocket exposure, we would like to take this opportunity to make you aware of some prescription discount programs we have come across that are available to individuals:

- Walmart prescription program:  
<http://www.walmart.com/cp/4-Prescriptions-Program/546834>  
Drug list:  
[http://i.walmartimages.com/i/if/hmp/fusion/customer\\_list.pdf](http://i.walmartimages.com/i/if/hmp/fusion/customer_list.pdf)
- Walgreens Prescription Savings Club:  
<https://webapp.walgreens.com/MYWCARDWeb/servlet/walgreens.wcard.proxy.WCardInternetProxy/RxSavingsRH>  
Drug list:  
<https://webapp.walgreens.com/MYWCARDWeb/pdf/Value-PricedGenericsList.pdf>
- Target \$4 Generics  
<http://sites.target.com/site/en/health/page.jsp?contentId=WCMP04-040589>
- CVS Health Savings Pass  
<http://www.cvs.com/CVSApp/promoContent/promoLandingTemplate.jsp?promoLandingId=1046>

Vendors will generally run the prescription under the employer sponsored plan and then their own program; members would be responsible for whichever is less. Other pharmacies may have similar programs so be sure to have members ask their Pharmacist.

At PSI Consultants LLC, our services go beyond just managing your health insurance plan. We research all aspects of the insurance marketplace to ensure our clients are aware of tools available to them outside their employee benefit program.

Regards,

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