

Low-Cost Generic Program

The Low-Cost Generic Program* is a member incentive program that offers lower copays for certain generic drugs that are typically used to treat chronic conditions such as high blood pressure, high cholesterol, diabetes, heart failure, and depression. Ask your doctor if one of these drugs might be right for you.

- Alendronate Sodium
- Alprazolam
- Amlodipine Besylate
- Amoxicillin
- Atenolol
- Atorvastatin
- Benzonatate
- Carvedilol
- Ciprofloxacin HCl
- Citalopram
- Clonidine HCl
- Cyclobenzaprine HCl
- Escitalopram
- Fluoxetine
- Furosemide
- Glimepiride
- Hydrochlorothiazide
- Hydrocortisone cream & ointment
- Ibuprofen
- Lisinopril
- Lisinopril & Hydrochlorothiazide
- Lithium
- Lorazepam tablet
- Losartan
- Meclizine
- Meloxicam
- Metformin HCL
- Metronidazole
- Montelukast
- Naproxen
- Ondansetron HCl
- Quetiapine fumarate
- Risperidone
- Sertraline HCl
- Sildenafil
- Simvastatin
- Sodium Fluoride chewable
- Sulfamethoxazole-Trimethoprim
- Terbinafine tablet
- Tramadol HCl
- Triamcinolone cream
- Vitamin D 1.25 mg (50,000 unit)
- Zidovudine syrup
- Zolpidem Tartrate

Frequently asked questions

What's the difference between a brand-name drug and a generic equivalent drug?

According to the Food and Drug Administration, generic drugs are the same as their brand-name equivalents in active ingredients, dosage, safety, strength, and performance, and are held to the same strict standards as their brand-name counterparts. The only noticeable difference between a generic drug and its brand-name counterpart may be the shape and/or color of the drug. While generic drugs are just as effective as the corresponding brand-name drugs, they typically cost up to 70 percent less, which helps control health care costs. This helps you in the long run because the generic option is always the lowest cost to you.

What if my drug is not available in generic form?

Even if your drug is not yet available in generic form, there may be a generic drug that could work just as well for you. If you are taking a brand-name drug, you may want to talk to your doctor about which generic drugs could treat your condition. While a brand-name drug is still protected under patent, a generic equivalent cannot be made. During this patent protection time, in the interests of saving money and maintaining optimal health, many members and doctors will discuss the option of substituting a generic therapeutic alternative. A therapeutic alternative is actually the generic equivalent for a different brand-name drug and treats the condition using a different active ingredient. For most members, these substitutions work just as effectively.

What should I ask my doctor?

Would one of these generic drugs be a good option for me, and could it treat my condition in the same way? What other brand-name drugs am I taking that could be replaced with generics?

Why are some generic drugs on the Low-Cost Generic Program list and others are not?

The drugs included in the Low-Cost Generic Program were chosen as they represent some of the most used prescription drugs among all drugs used to treat a variety of chronic conditions.

* Low-Cost Generic Program requires no enrollment. This is not a complete list and is subject to change. Members can find and price formulary drugs on ibx.com. Certain drugs will be subject to the terms and conditions of your benefits contract, including quantity, days supply, or other limitations.