

Tips to Reduce Drug Cost and Maximize Medication Efficiency



Review Medications Every Quarter

Keep a single, updated list of all your medications and ensure that each of your healthcare providers has a copy. This helps reduce the risk of unnecessary drugs, side effects, and interactions. Regularly review this list with your physician or pharmacist.



Talk with Your Doctor about Cost

Let your doctor know that cost and therapeutic effectiveness both matters. Ask if there is a generic or lower-cost substitute available.



Use the Patient Portal to Compare Prices

Sav-Rx Patient Portal will give you cost comparison of medications.



Avoid Free Samples

Free samples are usually brand name and more expensive in the long run.



Ask your Pharmacist for Information

For information on generic medications, consult your pharmacist. Discuss the cost and efficacy of generic alternatives with your doctor.



Ask for Smaller Amounts of New Meds

Ask your doctor for a smaller quantity of a new medication until you know it is right for you. This is especially helpful if you are paying cash or have a high copay.



Call Sav-Rx at 800-228-3108

Call Sav-Rx for assistance in reducing your overall drug costs. There will be a live representative available to take your call 24 hours a day, 7 days a week, and 365 days a year.

Patient Portal

Use the QR code below or visit app.savrx.com/login to use our secure patient portal!



Use the Portal to:

Access your electronic ID card

Compare medication costs with the drug price lookup tool

Download your entire prescription claim history

Maintain your profile and payment method

Order your medications from the mail order pharmacy

Track your current order status

Receive notifications when mail order refills are due

View your mail order prescriptions



For More Information, Visit
savrx.com



Pharmacy Benefit Management Guide

Duluth Building Trades Health Fund

Medication Coverages



- Most maintenance medications are covered by your Plan.
- Certain prescription drug classes are excluded from coverage, such as:
 - Fertility
 - Cosmetic
 - Weight Loss
- Members are encouraged to use a generic whenever it is available. If you or your physician requests a brand name drug instead of its generic equivalent, you will be charged the brand copay PLUS the difference between the brand and the generic alternative. A letter of medical necessity can be written by your doctor indicating a medical reason for requiring the brand name product. This will be reviewed to waive the difference in cost.
- Some medications may be subject to quantity limitations or require prior authorization to determine coverage.
- Please refer to your Summary Plan Description for specific coverage rules.



Where to Use the Benefit



Sav-Rx Mail Order Pharmacy

Benefits

- **Cost-effective**, convenient solution for long-term maintenance and specialty medications
- **Free shipping** directly to your door

How It Works

1. Send in your prescription
2. Pay at the time of order
3. Get your medication delivered to your door
4. Enjoy **easy refills** by phone, online, or through the Sav-Rx Patient Portal

How to Send in Prescriptions (3 Options)

1. Ask your doctor to **send it electronically** to Sav-Rx in Fremont, NE.
2. Ask your doctor to **fax** it to 402-753-2890.
3. Call Sav-Rx with your prescription details and your doctor's information – **we'll handle the rest!**



Sav-Rx Retail Pharmacy Network

How to Make Use of the Network

- To locate a pharmacy near you, visit savrx.com and enter the Group from your ID card and your zip code.
- Present your Sav-Rx ID card at your pharmacy.

Your Sav-Rx Benefit

Active, Non-Medicare Retirees Option 1 & Option 2

Sav-Rx Mail Order & Retail Pharmacy (Up to 90 Days' Supply)	
Generic	15%
Brand	15%
Specialty Pharmacy (Up to 90 Days' Supply for Targeted Medications)	
Generic	15%
Brand	15%
Deductible	
Not Applicable to Pharmacy Benefits	
Maximum Out-of-Pocket	
Individual \$7,900	Family \$15,800

Reduced Self-Pay

Retail Pharmacy (Up to 90 Days' Supply)	
Generic	50%
Brand	50%
Specialty Pharmacy (Up to 90 Days' Supply for Targeted Medications)	
Generic	50%
Brand	50%
Deductible	
Not Applicable to Pharmacy Benefits	
Maximum Out-of-Pocket	
Individual \$4,100	Family \$8,200