



# The Market Watch Drug Program

## Going from Rx to OTC

Lower cost. Equal effectiveness. Better Value.

“Over-the-counter” (OTC) drugs are FDA-approved medications that can be purchased without a prescription or consultation from your doctor. Common examples of OTC drugs include medications for treating allergies, heartburn, and other common conditions.

Your pharmacy benefit includes the Market Watch Drug Program for prescription medications with an over-the-counter equivalent. This means that certain prescriptions will not be covered when a lower-cost OTC version of the same drug is available.

### Common Questions about Your Pharmacy Benefit

#### What does OTC mean?

OTC stands for over-the-counter. Some prescription medications are eventually approved to be available without a prescription. When this is done, they're considered OTC medications. Often OTC versions of a medication cost less than the prescription version.

#### What happens when I'm prescribed a medication with an OTC version on the market?

If your doctor prescribes a medication that is also available over-the-counter your pharmacy benefit will not cover the prescribed medication. You should plan to buy the OTC version as you would aspirin, cough syrup, and other OTC medications.

#### Can I get the prescription version of medication even if there's an OTC substitute?

Yes, you always have the option to get the prescription version, but it will not be covered by your prescription benefit, and you'll have to pay the full cost out of pocket.

#### What kinds of drugs are included on the OTC Equivalent list?

The list changes over time because the FDA is constantly reviewing medications; however, drugs like Prilosec, Nexium, Flonase, and Zyrtec are examples of formerly prescription-only medications that are now available in over-the-counter versions.

## What is the Market Watch Drug Program?

The Market Watch Drug Program is an offering from Highmark to customers to help them better manage their pharmacy benefit costs. It is comprised of a series of drug lists that have been evaluated by Highmark pharmacists. The drug lists are applied to your pharmacy benefit to prevent a member from paying higher copays when there are lower-cost drugs that provide equally effective substitutions that reduce benefit costs.

## If you've got questions, we've got answers.

We're here to help make sure you get the best care. If you have questions about this program, please call Member Service at the number on the back of your ID card.

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ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY : 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

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