

# Stretch Your Prescription Dollars on Your High-Deductible Health Plan

With a high-deductible health plan (HDHP), you're responsible for paying the entire cost of your qualified medical and prescription drug expenses until you meet your deductible. Below are a few ways to make trips to the pharmacy less expensive.



## Ask your doctor or pharmacist about less expensive generic options.

Generic prescriptions are just as effective as brand-name drugs. They have the same strength, dosage, safety, and quality as their brand-name counterparts — and they can cost up to 80% less.



## Max out your HSA contributions.

To save the most you can over time, allocate the maximum contribution amount for each tax year, as determined by the IRS.



## Use mail order for maintenance medications.

If you are on a maintenance medication, you can typically get a 90-day supply for the cost of a 60-day supply by using a mail order service.



## Shop around.

Try online cost comparison tools such as Healthcare Bluebook to help you find a fair price for medications in your area.



## Leave money in your Health Savings Account (HSA) at the end of the year.

Your HSA funds carry over from one plan year to the next. Allow yourself some wiggle room by leaving funds in your account at the end of the year to use at the beginning of the next year, before your contributions start coming in. That way, you'll avoid paying taxes on your qualified medical expenses.