

Save more this flu season by choosing

GENERIC MEDICATION



The flu season is here and while managing your symptoms is a priority, keeping your medical costs low is just as important. One of the easiest ways to save on over the counter (OTC) medicine costs and reduce co-payments is by choosing generic medicine.

Generic medicine offers the same active ingredients, strength and effectiveness as their brand-name counterparts, but usually at a lower price. It's a good idea to confirm price differences with your pharmacist. Choosing generic alternatives helps you to stretch your acute medicine benefits and reduces the risk of unexpected and higher co-payments.

The Society encourages members to opt for cost-effective treatment wherever possible. Here is how the Society supports your savings:



Acute Benefit: OTC medicine is limited to a maximum of **R145 per event** with a sub-limit of a maximum of six (6) fills per year and subject to the acute medicine limit of **R5 820** (70% benefit). *Choosing generics helps you to get more medicine for less money.*



Lower co-payments: By selecting generic alternatives, you reduce the chance of paying extra from your own pocket, especially if the branded medicine exceeds Scheme rates.



Pharmacy guidance: Designated Service Provider (DSP) pharmacies can help you to choose Scheme-preferred generics to avoid shortfalls.

Example:

Peggy needs over-the-counter medication for a minor condition. She has sufficient limit available in her acute benefit, and she hasn't used up her 6-fill limit for the year.



Option 1: Peggy chooses a cheaper generic medicine

The generic medicine costs R145. Peggy pays the 30% co-payment, which is **R43.50** and the balance is paid by the Society from her available benefit.

Option 2: Peggy chooses an expensive brand

The brand-name version costs R180. Her base co-payment is still R43.50, BUT she must also pay the price difference: $R180 - R145 = R35$

Her total co-payment: $R43.50 + R35 = \mathbf{R78.50}$

Ask your pharmacist:

Is there a generic version of this?

Is the generic more expensive than the brand-name medication? If yes, consider buying the cheaper option.

Get your medicine from one of these DSPs:

- All Dis-Chem Retail Pharmacies
- Dis-Chem Direct (Dis-Chem's courier pharmacy)
- Cullinan Health & Home Pharmacy
- The Namaqualand Pharmacy in Springbok
- Dr HA Burger in Springbok

Please take advantage of the Society's screening tests

- identify any health conditions early for the best outcome. Read more [here](#).



NEED HELP? Reach out to the Benefit Society if you have any queries.

@benefitpost@dbbs.co.za | 053 807 3111 | [dbbs.co.za](https://www.dbbs.co.za)