Mandatory Generic Fill

When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic copay (This penalty does not apply to your annual out of pocket maximum). The additional charges you pay for having a prescription filled with a brand-name drug that has a generic equivalent (the cost difference) do not count toward the out-of-pocket maximum. If you reach the prescription drug out-of-pocket maximum in a calendar year, the plan will pay 100% of any covered drugs for the rest of the year. However, you would continue to be responsible for paying the cost difference for any prescriptions that are filled with a brand-name drug that have a generic equivalent.