

Frequently Asked Questions

by Employees

1. What is the Choice Rx Prescription Drug Discount Card?

A: It is a card that offers a discount (10–35%) on all drugs at participating pharmacies, whether you have no insurance coverage, are underinsured, or have health insurance.

2. Is the Choice Rx Prescription Drug Discount Card insurance?

A: No, it is not insurance.

3. Why a Choice Rx Prescription Drug Discount Card?

A: The Rx Discount Card provides real value. The uninsured gains value from pre-negotiated discounts on drugs. The underinsured gains value from discounts when benefits are exhausted and the insured gains value from non-formulary drug discounts.

4. Where can the Choice Rx Prescription Drug Discount Card be used?

A: The card can be used throughout the United States at 55,000 contracted pharmacies including major chains like K-Mart, CVS, Walgreen's, Target, Costco and Rite-Aid as well as local independent pharmacies. [To find providers visit www.f-i-c.com](http://www.f-i-c.com).

5. Are all family members eligible to use the Choice Rx Prescription Drug Discount Card?

A: All immediate family members are eligible to utilize the card for their prescription needs. One card is good for the entire family.

6. How does one start to use their Choice Rx Prescription Drug Discount Card?

A: Simply present your Choice RX card and your valid drug prescription to your local participating pharmacy. You will start saving on your drug costs instantly. It's that easy! No forms to complete. No phone numbers to call. Card is activated with first use.

7. Can I continue to utilize the Choice Rx Prescription Drug Discount Card after I leave employment?

A: Yes, the card is good for one year after activation.

8. Can the Choice Rx Prescription Drug Discount Card be used in conjunction with my health insurance?

A: No, the Choice Rx Prescription Drug Discount Card cannot be combined with any other medical prescription coverage or discount program.

9. Will I receive a discount on every prescription I purchase?

A: The Choice Rx Plan assures that you will be charged the lesser of the agreed upon discount price of your prescription or the lowest price the pharmacy has available on that specific prescription drug on that day. Actual savings are based upon pharmacies' usual and customary list prices. Actual savings will vary depending on location and specific prescriptions purchased. Although this occurs infrequently, pharmacies do get special pricing from the drug manufacturers that can be less than the agreed upon pricing. When that happens the participating pharmacy has agreed to charge you that special price.

10. Are all prescriptions covered?

A: Choice Rx is an "open formulary" plan, which means that all prescriptions are subject to the contracted discounts of the Choice Rx Plan. This includes all brand and generic drugs. For those who already have a pharmacy benefit in their health plan, the Choice Rx plan can be used for prescriptions you and your doctor prefer but that are not covered by your health plan's "formulary."

11. What if I lose my Choice Rx Prescription Drug Discount Card? How do I obtain a replacement?

A: Please ask your employer for a new card. Since your family will only receive one Choice Rx identification card, it is suggested you make a copy of the front and back of the card for reference should you need assistance.

12. How are the Choice Rx Prescription Drug Discount Card renewed?

A: Ask your employer for a new card.

13. What if the pharmacy I use does not recognize the Choice Rx Prescription Drug Discount Card?

A: Pharmacies work with many different plans so confusion may occur. Ask your pharmacist to call the toll free number (1-800-977-3784) on the reverse side of the card to verify that they participate in the plan.