

# Health And Well-Being

## How To Preserve Your Health And Your Wealth

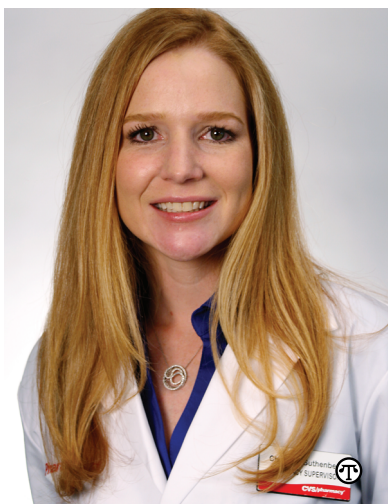
(NAPSA)—In the current economy, many may be glad to learn these six easy ways to stay healthy without breaking the bank at the pharmacy.

**1. Buy in Bulk.** Bulk purchases are a great way to save on over-the-counter medications, as larger quantities are typically less expensive. However, only buy in bulk those medications you use frequently (pain relievers compared to cough medicines, say) so they can be used before the expiration date.

**2. Consider Generics.** Ask your pharmacist if there is a lower-cost option for your medication. Roughly 75 percent of all premium drugs have a generic equivalent or alternative, and generics usually cost much less than brand-name medications. The Food and Drug Administration puts each generic medication through a rigorous quality review process to ensure it is as safe and effective as the brand-name medication. Lower-cost store brands are also available for over-the-counter medications, such as cold remedies or pain relievers.

**3. Avoid Duplication.** Bring all of your prescriptions to your pharmacist for a consultation and confirm that you are not taking unnecessary drugs. Always talk to your physician before making any medication changes.

**4. Spend Pretax Dollars.** A Flexible Spending Account (FSA) is a program offered by some employers. It lets workers pay for certain out-of-pocket health care and dependent care expenses with pretax dollars. Using your FSA gives you an immediate savings on these expenses equal to the tax you would otherwise pay. To help avoid leaving money on the table, many employers also offer employees a two and a half month



**Many pharmacies offer the option of ordering your prescription online, which can save you time and money.**

grace period to use flex spending funds from the previous year.

**5. Order Online.** Many pharmacies offer the option of ordering your prescription online. Prescriptions can be delivered directly to your home—saving time and money spent on gas. CVS.com offers free standard shipping on most prescription items every day.

**6. Use Coupons.** Use the coupons in this publication and check weekly pharmacy store circulars to see what's on sale. CVS/pharmacy offers the "Extra Care" program. ExtraCare cardholders receive 2 percent back for every dollar spent and one dollar back for every two prescriptions filled at CVS/pharmacy, in the form of "Extra Bucks." These can be used like cash throughout the store.

To learn more about cost savings, go to [www.cvs.com](http://www.cvs.com) to find a CVS/pharmacy nearby or call (800) SHOP CVS.