

Mandatory Generic Drug Program

Effective January 1, 2026 employees who choose health coverage through BlueCross® BlueShield® of South Carolina will use the following retail and mail order coinsurance for prescription drugs.

	Retail Coinsurance:	Mail Order Coinsurance:
Generic Drugs	10%	10%
Preferred Brand Drugs	20%	20%
Non-Preferred Brand Drugs	30%	30%

Under the mandatory generic drug program, if you ask for a preferred or non-preferred brand name drug when a generic drug is available and can be substituted, you will pay more out of pocket. You must pay the brand drug copayment (for preferred or non-preferred, whichever applies) *plus* any difference in cost between the generic and the brand name drug. The example below shows a member's cost when he or she receives a preferred brand drug at a retail pharmacy while a generic is available.

Preferred Brand Drug Cost			\$80
- Generic Drug Cost	-		\$30
= Brand/Generic Cost Difference			\$50
+ Member Copayment for Preferred Drug	+		\$16
= Total Amount Charged to Member			\$66

As shown in the example below, you are not charged more than the cost for a preferred or non-preferred drug. In this example, the coinsurance plus the cost difference equals \$110. This amount exceeds the cost for this drug. As a result, you only are charged \$100. This example shows the member's cost when he or she receives a non-preferred brand drug at a retail pharmacy while a generic is available.

Non-Preferred Brand Drug Cost			\$100
- Generic Drug Cost	-		\$ 20
= Brand/Generic Cost Difference		=	\$ 80
+ Member Copayment for Non-Preferred Drug	+		+\$30
= Copayment plus the cost difference		=	\$110
- The amount over original drug cost		-	\$10
= Total Amount Charged to Member		=	\$100

This same policy also applies if your doctor indicates that your prescription should be dispensed as written, with no substitutions. In this case, your prescription is filled according to doctor's orders. **However, you still must pay the brand copayment, as well as the difference in cost between the generic and brand name drug.** Generics save you money. Speak to your doctor about using generics instead of the more expensive brand name drugs.