

# NOT A TOUGH PILL TO SWALLOW

Antibiotics. Topical creams. Special drops for your eyes. When your doctor prescribes a drug for you, NVIDIA has you covered with affordable, A+ benefits.

## This document shows you how to:

- > Save money on your prescriptions.
- > Get reimbursed using your HSA or FSA.
- > Talk like a pharmacist.

### How to Save \$\$\$



**Generics cost less.** How much less? 80%–85% less than brand-name prescriptions, and they must pass an FDA review process.\*



**Use the mail order pharmacy.** Pharmacies like CVS and Walgreens fill a 30-day supply of your prescriptions. With the mail order pharmacy, you can often get a 90-day supply of prescriptions that you take regularly for the same price. Members can also pick up 90-day prescriptions at CVS retail pharmacies.



**Stay in-network.** You pay 30% more for prescriptions filled at an out-of-network pharmacy. Plus, there's no out-of-network mail order service.

### Get Reimbursed

If you have a Health Savings Account or Health Care Flexible Spending Account, you're in luck! Most prescription drug expenses are eligible for reimbursement. Use your HSA or FSA debit card when you fill a prescription or file a claim later.



### Your Plan Matters

The prescription drug coverage you get depends on your medical plan.

#### NVIDIA HSA & HSA Plus

All drugs are covered at 10% after you meet your deductible.

#### NVIDIA PPO

There are three tiers of drugs: generic, preferred, and non-preferred.

#### Kaiser HSA & Kaiser HMO

Generic drugs are cheapest, and brand-name drugs are most expensive. No formulary.

#### Blue Choice Platinum Plus

There are four tiers of drugs: generic, preferred, non-preferred, and specialty.

\* Source: FDA

## Talk like a Pharmacist

Knowing the lingo helps you understand your prescription drug benefits. And maybe impress a pharmacist or two.

Term	Meaning
Retail pharmacy	A brick and mortar prescription drug retailer like CVS or Walgreens
Formulary	A list of drugs covered by your plan
Preferred drug	A brand-name drug that's on your plan's formulary
Non-preferred drug	A brand-name drug that's not on your plan's formulary (and is more expensive)
Specialty medication	Drugs to treat chronic conditions that have to be handled or taken in a special way

### Submitting Claims

Paid out of pocket for a prescription? No worries—you can be reimbursed by your Health Savings Account or Flexible Spending Account by filling out and submitting the appropriate form.



### For More Information

Visit the [Prescriptions](#) page on the [NVIDIA Benefits website](#) to learn more. You can also review the FAQ for more details.