



# **Manage Your Medications With Less Stress**



---

**Tips and tricks to help  
you stay organized,  
streamline refills, save  
money — and more!**



# Cost-Saving Ideas to Help You Save at the Pharmacy

Medications can make up a big chunk of your health care expenses. But there's plenty you can do to pay less. Start with these ideas.

## 1 Check Your Health Plan

Medications that are covered by your health plan come with a lower copay, coinsurance or discounted cost than those that are not on your plan's Drug List. If your medication isn't covered, ask your provider if you can take a comparable medication that may be equally effective.

## 2 Ask About Generics

Switching from a brand name to a generic drug is a smart move that could save you money. If there's no generic version of your drug, your provider may be able to suggest another generic that treats the same condition.

## 3 Choose a Network Pharmacy

You're most likely to receive the lowest prices when you show your health insurance card at one of your plan's network pharmacies. Use the pharmacy locator on your plan's website or call the Customer Service number on your member ID card to find a network pharmacy that's convenient for you.

## 4 Sign Up for Home Delivery

For many health plans, your copay may be lower when you sign up to get a 3-month supply of your maintenance medications through a home delivery pharmacy. Depending on your plan and the covered drug, you may also be able to save when you fill a 3-month supply at a network retail pharmacy.



### ALREADY A UNITEDHEALTHCARE® MEDICARE ADVANTAGE MEMBER?

Sign in or register on your plan website to see a personalized view of your Medicare benefits and get access to tools and resources to help you manage your plan and your health.

# Never Miss Another Dose

Good medication management doesn't have to be confusing or stressful. Here are 5 tips to help you stay on track.



Centers for Disease Control and Prevention data reveals that 68% of older adults have three or more prescription drugs to manage. That's a lot of pills to remember. And there's a lot at stake when you consider that accidentally skipping or taking multiple doses may lead to worsening of symptoms or even an unexpected trip to the ER. These clever strategies will help you stay on schedule.



## Enlist Your Provider's Help

Start by working with your providers to understand your medications and the right way to take them. Ask for details on each medication — what it's used for, how much to take and how often, as well as information on side effects.



## Keep it Simple When Filling Prescriptions

Your provider or pharmacist can help coordinate your refill dates so that several drugs can be picked up on the same date. Many pharmacies also provide refill reminders. Others may even offer presorted packs of medications for each day.



## Use a Pill Organizer

Old-fashioned pillboxes with separate tabs for each day of the week are still among the most effective ways to stay organized. These days, you can upgrade to an electronic version that blinks or beeps when it's time for a dose.



## Form a New Habit

Taking your medications at the same time and place each day eventually helps establish a routine. If possible, sync your medication schedule with other daily habits, such as eating breakfast or brushing your teeth.



## Download an App

Several available apps for smartphones and tablets allow you to set up a medication schedule and/or reminders. Some apps also prompt you to track other healthy habits, such as drinking more water or checking your blood pressure.

# Supplements Don't Have Superpowers (and Other Things to Know About OTC Meds)

Roughly 70% of older adults take a vitamin or supplement regularly, according to the National Institutes of Health. And 81% of all adults use over-the-counter (OTC) medicines as a first response to minor ailments. But not every OTC remedy is right for you, says Sunny Linnebur, a pharmacist at the University of Colorado Hospital Seniors Clinic. Read this before stocking up at the drugstore.



## 1 SUPPLEMENTS AREN'T AS PROTECTIVE AS YOU THINK

A recent analysis of research data gathered from more than two million participants found that multivitamins offered no protection against heart attacks or strokes. Nutrients in multivitamins have also failed to reduce cancer risk. And reports from both the National Institute on Aging and the American Heart Association show no evidence to support the benefits of antioxidant supplements, such as vitamins C and E, for heart disease, diabetes or other chronic conditions.



## 2 SPRAYS BEAT OUT PILLS FOR CONGESTION RELIEF

The active ingredients in decongestant pills (pseudoephedrine or phenylephrine) can raise blood pressure and heart rate. They can also cause insomnia and make urination difficult, especially for men. Decongestant nasal sprays, specifically oxymetazoline, are effective with no side effects when used for a few days. Overuse, however, can make congestion worse.



## 3 YOUR PROVIDER SHOULD KNOW WHAT YOU'RE TAKING

The FDA recommends reviewing your OTC medicines and dietary supplements with your health care provider once a year. Some of these products may reduce the effectiveness of prescription medications or trigger interactions. "Older adults are often more sensitive to the side effects of medications," says Linnebur. "So let your doctor or pharmacist know the OTC medications you take or want to use."