



Prescription Discount Card FAQs for Members

1. **Q. What is the HealthSmart/Gallagher Prescription Discount Card?**
 - A. The HealthSmart/Gallagher Prescription Discount Card help you to save on prescriptions if you are **uninsured and underinsured**. It provides discounts on all FDA-approved prescription medications and is accepted at over 68,000 pharmacies nationwide. The **HealthSmart/Gallagher Prescription Discount Card** is **FREE** and is available to everyone.
2. **Q. Is the Prescription Discount Card health insurance?**
 - A. The Prescription Discount Card is not health insurance.
3. **Q. Can I use it in addition to my health plan benefits to reduce my costs even further?**
 - A. No. It cannot be used to reduce costs on prescriptions that are already covered under a health plan. However, if you are taking prescriptions that are excluded from coverage, this card may be used to save money on those excluded items. **Any money spent using the HealthSmart Prescription Discount Card does not apply toward your deductible.**
4. **Q. Where can I get more information about the discount program?**
 - A. You can call **United Networks of America (UNA) customer service at 877-321-6755** for additional information about the program.
5. **Q. How do you apply for the HealthSmart/Gallagher Rx Discount Card program?**
 - A. There is no enrollment process. [Download the card here](#) or simply go to a participating pharmacy and give them the group number (HLTHSMTRX), BIN number (610709) and the “member number,” which is the current year and the current time (example: year+time = 2018122)
6. **Q. I just received my card. Can I use it right away?**
 - A. Yes, just **use your card to start saving immediately**. Present the card at a participating retail pharmacy when you fill or refill your prescriptions.
7. **Q. Does everyone in my family need an individual card?**
 - A. No. Everyone in the family can use the same card.
8. **Q. Can I use this card to get discounts on my pets’ medications?**
 - A. Yes, if your pet has been prescribed a medication that is also used to treat a human condition, you may receive a discount on the medication by using the card at a participating retail pharmacy.
9. **Q. Can I use my card to get discounts on over-the-counter products?**
 - A. Not usually. However, discounts are available for many diabetic supplies.



Prescription Discount Card FAQs for Members, cont'd.

10. **Q. How is this prescription discount program different from traditional prescription insurance?**
- A. This is not insurance; it is a prescription discount program. The card provides discounts at participating retail pharmacies. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card.
11. **Q. Can I still use my prescription discount card if I sign up for a Medicare prescription plan?**
- A. Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance. You need to present either your Medicare prescription plan card or your prescription discount card. **Only use your prescription discount card when purchasing medications not covered by your plan.**
12. **Q. Which pharmacies accept the card?**
- A. The prescription discount card is accepted at more than 68,000 retail pharmacies nationwide, including the major chains as well as many independent pharmacies. **Ask your local pharmacy if they participate or call toll free 1-877-321-6755 to find out if a specific pharmacy participates in the program.**
13. **Q. How much will I save?**
- A. While savings on each prescription may vary, you can save an up to 75% off the pharmacy's regular retail prices for prescription drugs. You will receive the best price available to you through this program at the participating pharmacy. On occasion, pharmacies will price a medication lower than the discount rate provided by the card. If that occurs, you will pay the lower price.
14. **Q. Can I find out the discounted price of my prescriptions before going to the pharmacy?**
- A. Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. You can obtain the estimated price for medications by pharmacy by calling 1-877-321-6755.
15. **Q. Why did the price of my prescription change since the last time I purchased the prescription?**
- A. Drug prices may vary from pharmacy to pharmacy. Even pharmacy chains have different prices in their stores depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.