

# THE ESSENTIALS

## SAFE USE OF MEDICATIONS



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## **The Essentials: Safe Use of Medications**

Medications provide great benefit in preventing illness, disability, and even death. When used correctly, prescribed and over-the-counter (OTC) medications can greatly improve health and well-being. Medications often offer the best hope for longer and better lives for those with chronic illnesses. While they benefit us in many ways, they also have potential side effects and can lead to additional health problems if not used correctly.

Whether used for the very young, older individuals, or those in between, medication usage must be carefully monitored. Making sure you take medications as prescribed in the correct dosage at the proper intervals for the correct length of time is important to achieve their intended effect and limit the possibility of adverse reactions. Taking steps to minimize the risks associated with use of medication is important to protecting your health and well-being.

This document can be a useful tool in understanding medication risks, managing medications, working with physicians and pharmacists, and understanding options for covering the costs of prescription drugs.

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# Safe Use of Medications

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## Q. What Is Considered a “Medication”?

A. There are several different types of medication:

- **Prescription medications:** those medications that require a prescription (written order) from a physician. These medications are obtained through a licensed pharmacist. “Generic” prescription medications are those that the Food and Drug Administration has judged to be equivalent to the name brand product. Generic drugs are less expensive than their brand name counterparts and may be substituted if permissible by your doctor or pharmacist.
- **Nonprescription medications or over-the-counter (OTC) medications:** medicines that can be purchased without a doctor’s prescription. Examples might be painkillers or antacids.
- **Herbal or natural remedies:** individual herbs or herbal preparations. For the most part, these may be purchased without a doctor’s prescription.

Medicines can cause adverse reactions when not taken as directed or when combined with others whether they be prescription drugs, over-the-counter medications, or herbal remedies, so it is important to understand how to use them appropriately.

## Q. If I Take Prescription Medications, What Should I Know About OTC and Herbal Remedies?

A. If you are taking prescription medications, be sure to check with your physician or pharmacist before taking any herbal or OTC remedies. Many

OTC medications were previously available by prescription only. If you purchase an OTC medication, be sure it is the right one to use, and read the label to understand the directions and any warnings related to taking the medication. Also be aware that both OTC and herbal remedies can cause adverse reactions. Vitamins should generally not be taken at the same time as medications, because vitamins and minerals can interact with some drugs. Though they do not require prescriptions, nonprescription drugs (including supplements and herbal remedies) are still considered medicine; many prescription medications are also based on herbal ingredients. Any medication can cause harmful interactions if not taken appropriately. When in doubt, ask the pharmacist.

### **Q. What Should I Know About Interactions of Food and Medicine?**

**A.** Drugs, whether prescription, OTC, or herbal, can interact with food, preventing the drugs from working properly. Some medications must be taken an hour before or two hours after eating. Some medications can cause upset when taken on an empty stomach and should be taken with a snack. Some foods should be avoided if you are taking certain medications. Ask your doctor or pharmacist about which foods or drinks to avoid. Of course, you should avoid taking medicine with alcoholic beverages. Read your instructions carefully and completely before taking any medication, both prescription and OTC medications, to know whether to take before, after, or with food.

### **Q. What Kinds of Things Should I Be Asking My Doctor About Medications?**

**A.** If you see several specialists, it is not uncommon for them to each prescribe medications for different ailments or conditions. Be sure each doctor's chart has a record of all of your medications, your medical conditions, and any allergies to medications you may have. Be sure the whole medical team is informed of any current medications. Ask your primary care physician to coordinate the drugs. You should also be sure you understand each of the following:

- Why each medicine is being prescribed.
- Whether a generic substitute may be used in place of a brand; this will provide the same medicine at lower cost.
- What dosage/amount should be taken, how often, and whether it is important to take the medicine at the same time each day.
- How long you will need to take the medication.
- Whether there are any known side effects for which you should be watching.
- Whether there are foods or other medications you should avoid taking with this medication.

It is often helpful to get written instructions for each medication.

## Q. What Should I Be Asking My Pharmacist?

**A.** The pharmacist is a trained expert on drugs and drug interactions and is a great resource when you have questions about medications. Your pharmacist can also confirm whether your insurance covers the cost. Ideally, you should get all prescriptions from the same pharmacist, so he or she has a complete record of everything you are taking and can advise you on drug precautions. Your pharmacist can also advise you on potential adverse drug interactions, either with other prescriptions or with OTC or herbal medicines. Obtaining the information below is also essential when being prescribed a new medication:

- What allergic reactions you should watch for.
- What to do if you miss a dose.
- How the medicine should be stored and whether it is affected by heat, light, or moisture.
- Whether you can cut or crush a tablet or open a capsule.
- What interaction precautions you should take with food, beverages, and other medications.
- What expiration dates you should be aware of.

Anytime you fill a prescription, make sure you check the label and instructions and verify that you have received the right medicine and dosage. If it is a new medication make sure the label reflects the name of the medication, the dosage,

and the frequency your doctor indicated. Take time to understand what you are prescribed and how to properly use the medication. Consult the pharmacist if the medication looks different from what you had before (if a refill). Sometimes pharmacies will change the generic drug they are using, and the same medication will have a different look. Also ask about the other names that may be used for the drug you are prescribed, both generic and brand name. You do not want to double-dose by unknowingly taking the same medication twice.

If the medication is new for you, you can always request just half the prescription be filled so you can be sure it does not cause an adverse reaction for you before paying for a full prescription.

The pharmacist can provide accommodations if you have physical challenges. For instance, the pharmacist can provide oversized, easy-open bottles, or large-print prescription labels for easier reading. If you opt for easy-open bottles, be especially careful to store them out of the sight and reach of young children.

### **Q. What Should I Be Telling My Doctors About My Medications?**

**A.** First and foremost, keep an up-to-date listing of medications you (or those you care for) are taking along with any known medication allergies. This listing should include prescription medications as well as OTC medications, vitamin supplements, and herbal remedies. Bring this list to any physician visits, including the primary physician if there have been any additions since the last visit. It is important that all of your

doctors are aware of your complete medication list. Medication prescribed by a specialist could potentially impact or be impacted by another medication you are taking.

When you visit the doctor, be sure to discuss all medical conditions you may have and the medications you are taking. Some medications may be harmful if you have certain medical conditions, and doctors should be aware before prescribing anything new. Keep track of any side effects you experience and let the doctor know right away about any unexpected symptoms or changes in how you are feeling. Adverse reactions to medications can be serious and it is best to report any concerns early so that they can be evaluated.

## **Q. How Can I Track Which Medications to Take and When to Take Them?**

**A.** If you are taking more than one medication or medications at various times of the day or you tend to forget if you get involved in other activities, consider using one of these tools to manage and remember your medications:

- Special alarm clocks or watches to alert you when it's time to take your medicine.
- Calendars or charts that list the names of drugs and the time they should be taken.
- Pillboxes or systems to dispense the correct medicine at the correct time.
- Paging systems that beep to keep your medication schedule on track.
- Telephone medication reminder systems that will call when it's time to take the medicine.
- Medicines in prepackaged doses so you don't take too much or too little.

Some of the above tools may be helpful if you are providing care to a disabled family member, especially if he or she has multiple medications or difficulty remembering to take medications at the prescribed times. See “Resources” for companies that offer these types of aids.

If you or a loved one takes several medications at various times of day, it is helpful to organize them. Inexpensive plastic organizers are available at most pharmacies. They usually accommodate a week’s worth of medications and some allow you to organize medications for either a single time each day or multiple times each day.

### **Q. How Can I Pay for My Prescription Drug Costs?**

**A.** You should check with your health insurance plan to determine whether prescription drugs are covered and how the coverage works. If you participate in an employer-sponsored health plan, you likely are covered by a prescription plan as well. Some plans provide discount rates and smaller co-payments if you use an identified mail-order program for medications you take on a regular basis. Your employer may also offer a health care flexible spending account where you can use pre-tax earnings to pay for health care costs that are not covered by your insurance, including co-payments for prescription drug costs. If you are eligible for Medicare you may enroll in Medicare Part D, which is Medicare’s prescription drug coverage.

If you do not have prescription drug coverage, please see the Resource List at the end of this guide for more information on organizations that help uninsured people obtain needed medications.

## **Q. How Does Medicare Part D Work?**

**A.** Medicare Part D is a voluntary Prescription Drug Program available to Medicare Beneficiaries, but it is important to be aware of the fact that while voluntary there can be penalties for delayed enrollment, unless you have coverage under another prescription plan, such as an employer plan, that is at least comparable to the Medicare Standard Prescription Drug Plan.

Medicare Part D will provide coverage for outpatient drugs through Medicare-approved private drug plans, giving beneficiaries access to a standard drug benefit or its equivalent. Coverage may vary depending on the plan you select.

Medicare has defined the minimum requirements for standard coverage. The standard drug benefit is not all-inclusive and includes a premium for coverage as well as co-payments and deductibles. There is currently a gap in coverage, often referred to as the “donut hole,” where the individual is responsible for a significant portion of the drug costs. Originally the individual paid 100% of the drug costs in this coverage gap. Starting in 2011, Part D enrollees received a 50% discount for brand-name drugs while in the donut hole and paid a maximum of 93% of the costs for generic drugs. It is expected that individuals will receive increasing savings in the coverage gap until 2020 when it is expected to close.

The chart on the following page illustrates how, in most instances, the Medicare-Approved Standard Prescription Drug Plan works in 2012. Deductibles and co-pays are subject to change annually. The chart does not include premiums for the coverage.

## Medicare-Approved Standard Prescription Drug Plan 2012\*

Prescription Drug Costs	Medicare Pays	Individual Pays
> \$0–\$320	> \$0	> 100% (\$320 out-of-pocket)
> \$320–\$2,930	> 75% of drug costs up to \$1,957.50	> \$25% of drug costs (up to \$652.50 out-of-pocket)
> \$2,930–\$6,657.50	> 0% of drug costs	> 100% of drug costs up to 3,727.50 out-of-pocket as described below**
Subtotal	Up to \$1,957.50	Up to \$4,700 out-of-pocket
> Over \$6,657.50 (Catastrophic Benefit)	> 95%	> \$2.60 (co-pay generic) > \$6.50 (co-pay brand name) > or 5% (whichever is higher)

\*Figures taken from: Centers for Medicare and Medicaid Services, Fact Sheets, “Details for: Final 2012 Payment Policies for Medicare Drug and Health Plans Would Maintain Beneficiary Choice, Improve Quality, and Lower Part D Cost Sharing,” April 4, 2011.

\*\*In 2012 individuals receive a 50% discount on brand-name drugs while in the donut hole and pay a maximum of 86% of the cost of generic drugs.

## **Q. Does Medicare Part D Cover All Prescription Drugs?**

**A.** Medicare Part D will cover both generic and brand-name drugs, but plans may have different rules about what drugs are covered in different categories. Most plans will have a formulary that lists the drugs covered under the plan. Prescription Drug plans are required to contract with the local pharmacies. If you are enrolling in a plan, it is important to be sure the plan covers your medications and learn which local pharmacies may be used under that plan. Your pharmacy should be able to tell you in which plans it participates. Some plans will allow medications to be ordered through the mail.

The [www.medicare.gov](http://www.medicare.gov) site contains a wealth of information regarding Medicare's Prescription Drug Coverage, including state and local information on available Medicare Prescription Drug plans, an individual plan comparison capability based on your Medicare number and demographic information, and a formulary finder to search formularies in your state in relation to the medications you are currently taking. You may also call Medicare with questions at 1-800-MEDICARE (1-800-633-4227).

## **Q. How Can I Save Money on My Prescriptions?**

**A.** There is no doubt that medications are costly. There are some ways that may help you to manage your costs. If you are older, always ask about senior citizen discounts, and comparison shop at your local pharmacies. Often pharmacies will meet other competitive prices. Requesting the generic

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equivalent for a prescription can also save money. What else can you do? Here are several other options:

- Request a larger quantity of pills per prescription. Often quantities of 100 pills or more are less expensive per dose.
- Ask if the medication can be split. You can often save by asking the doctor to prescribe your medication in a dosage size that can be split. For instance, if you take 20 mg per day of a medication, you might save money to request a 40 mg dose and cut the pills using a pill splitter so you can take them over two days. Be sure you ask the pharmacist to see if there is a time limit for taking split pills as they may lose effectiveness over time.
- Use a mail-order service if possible.
- Contact organizations related to your disease or illness (e.g., Parkinson's, ALS, MS, Alzheimer's), and ask if there is a pharmacy discount program.
- Check out the Partnership for Prescription Assistance, which helps uninsured and financially struggling patients obtain needed medications free or at a low cost. They are a single point of access to more than 475 public and private patient assistance programs, and 180+ programs offered by pharmaceutical companies. See details at [www.pparx.org](http://www.pparx.org) or call 1-888-477-2669 for more information.
- Contact your local Area Agency on Aging regarding pharmacy programs for older individuals in your area, including state-sponsored prescription assistance programs. They will assist eligible individuals in locating sources for reimbursement to help pay for

prescription medications. You may also get information by calling the Eldercare Locator at 1-800-677-1116.

- See the Health Benefits tab at [www.themedicineprogram.com](http://www.themedicineprogram.com) or call The Medicine Program at 573-996-7300. They assist in obtaining prescriptions for those who qualify and offer a mail-order option.
- Investigate purchasing your prescriptions online from a Verified Internet Pharmacy Practice Site. (See next question.)

## Q. How Can I Safely Buy Prescriptions Online?

**A.** Purchasing medications via the Internet, from a legitimate pharmacy site, may provide you with an easy, private, cost-effective means of obtaining medications. Legitimate sites offer the ability to consult with a licensed pharmacist in the privacy of your home. Online shopping offers access to abundant product information and ease of comparative product shopping. There are, however, some precautions you should take when ordering medications online:

- As a simple measure, do not order from companies only requiring completion of a questionnaire. A physical exam by a doctor and a prescription should be required for any prescription medication.
- Avoid sites that do not offer access to a registered pharmacist for questions, sites that do not identify whom you are dealing with, or sites that do not provide a U.S.-based address and phone number if you have problems.
- Check to ensure the online pharmacy is VIPPS-certified. Verified Internet Pharmacy Practice Sites (VIPPS) is a voluntary certification, but

has rigid conditions for certification. The National Association of Boards of Pharmacy (NABP) can tell you if a site is a licensed pharmacy in good standing. VIPPS is assurance that such sites are meeting all applicable state and federal requirements. See the NABP Web site at [www.nabp.net](http://www.nabp.net) (click the Consumer tab on the upper right and look for the VIPPS seal for more information). They can also be reached at 847-391-4406.

- Do not provide any personal information such as Social Security Number, credit card, or health history, unless you are confident the site is legitimate and will protect your information. Be sure the site does not share personal information without permission.

To find a VIPPS online pharmacy:

[www.nabp.net/consumers/vipps-online-pharmacies/](http://www.nabp.net/consumers/vipps-online-pharmacies/).

### **Q. As a Caregiver, How Can I Help My Loved One with Managing Medications?**

**A.** If you feel uncertain about any of the medications a loved one takes, don't be afraid to ask questions of his or her doctor, pharmacist, or other medical specialist. Knowing what the medications are for, how to take them, and what side effects might be expected can help prevent future complications or problems.

### **Q. Are There Any Particular Concerns if I Am Caring for an Older Person?**

**A.** Older individuals are particularly at risk for adverse effects from medications. As people age, changes in the body may affect the way medications are absorbed in the blood stream,

react in the body organs, and are eliminated from the body. Older individuals are more likely to be taking multiple medications to treat a variety of medical problems. A medication used to help one problem may have a side effect that worsens another. They may also be seeing several physicians. It is very important that all of their doctors are aware of all of their medications, allergies, and medical problems in order to minimize the potential for adverse reactions.

Adverse reactions can include depression or changes in mood, attitude, energy, and memory. Reactions may also include drowsiness, confusion, and loss of coordination, which can lead to other risks such as falls, auto accidents, and loss of ability to function independently. If you are a caregiver and notice any changes in your loved one or signs that may be related to an adverse reaction to medication, it is important that you notify his or her doctor so that the problem can be evaluated. Be especially careful to watch for changes if he or she is starting a new medication.

## **Q. What Should I Know About Children and Medication?**

**A.** There are a number of concerns related to children and medications and steps that can be taken to avoid problems:

- The number one cause of visits to the emergency room because of adverse drug reactions for children under age 5 is finding and taking drugs on their own. Medications should be kept out of the reach of children and should always be capped with child-proof caps. Keep the poison control number on or near your home telephones and on your cell phone (1-800-222-1222) in case of an emergency.

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- Make certain your child's doctor and pharmacist are aware of all other medications your child may be taking, including any OTC medications.
- With any new medication ask the doctor what positive effects should be seen and what side effects or adverse reactions may occur.
- Make sure you understand the directions on any prescription label and how to use any measuring device that comes with the medicine, e.g., dropper, dosing cup, or dosing spoon. If you have any questions do not administer the medication until you speak with the doctor or pharmacist. Do not use kitchen teaspoons or tablespoons in giving medication to children. If medication does not include a dosing device purchase one or ask your pharmacist for one.
- Do not give medications packaged for adults to children unless told to do so by the doctor.
- Do not use cough and cold products for children under 2 unless specifically told to do so by a doctor.
- Be very careful if you are intending to use an OTC medication, even if it is a medication intended for use with children. Read the information that accompanies the medication, including precautions, warnings, and side effects. Check the active ingredients and make sure they do not duplicate the active ingredients in any other medication your child is taking. Check with your pharmacist or child's doctor to make sure it is not problematic to take this with any other prescription medication your child may be taking.

## **Q. Where Should I Store Medications and How Long Should They Be Kept?**

**A.** If possible, keep all medications in a single, safe place (unless one or more requires special storage such as refrigeration). Go through them at least once a year and discard any that are old or expired. Additionally, if a medication is discontinued or replaced by another medication, you should immediately dispose of it. If young children visit or live in the home you should keep medication in a place that is out of sight and out of their reach.

## **Q. What Should I Do to Prepare for a Medical Emergency?**

**A.** Always keep an updated list of medical conditions, medications, and medication allergies for you, your children, and others in your care. This list should be kept in a place that is known to your family members or others who may need the information in an emergency situation where you cannot provide the information yourself. Information about medications and allergies is essential for physicians and other emergency personnel.

## **Q. What Should I Consider if I'm Traveling and Need to Bring Medications Along?**

**A.** You should have an updated list of all medications and medication allergies and bring this with you so it's available if you need to seek medical treatment for any reason. If you are traveling by plane or another mode of transportation where you may be separated from your luggage, be sure to hand-carry the medications so that you will not have a problem if luggage is lost in transit. Also consult the Transportation Safety Administration Web site if you are traveling by plane both within and outside the U.S. and need to bring prescriptions.

[www.tsa.gov/travelers/airtravel/specialneeds/  
editorial\\_1059.shtm](http://www.tsa.gov/travelers/airtravel/specialneeds/editorial_1059.shtm)

# Resources for You

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## **AARP**

[www.aarp.org](http://www.aarp.org)

Provides useful information on safe use of medications. The Web site includes a section with tools to help individuals check for food and drug interactions and a “drug encyclopedia” to look up medications at: <http://healthtools.aarp.org/drug-directory>. AARP also posts very useful information about Medicare Part D.

## **The Agency for Healthcare Research and Quality (AHRQ)**

Part of the U.S. Department of Health and Human Services, AHRQ offers a free guide called *Your Medicine: Be Smart. Be Safe* at: [www.ahrq.gov/consumer/safemeds/yourmeds.htm](http://www.ahrq.gov/consumer/safemeds/yourmeds.htm).

This guide can be viewed online or downloaded and printed free. You may also order the guide, publication number: AHRQ Pub. No. 11-0049-A by calling the AHRQ publications clearinghouse at 1-800-358-9295.

## **CARECALLS® by Freedom Telecare**

[www.parentcarecall.com](http://www.parentcarecall.com)

A service that gives caregivers the ability to automatically check on loved ones, send medication or other reminders, and help them live independently. Caregivers can create a call schedule through the CareCalls Web site and personally record the phone message the family member will receive at designated times. No special equipment is needed. To learn more about the service and its costs, call 1-888-275-3098.

## **The Centers for Disease Control and Prevention (CDC)**

[www.cdc.gov/medicationsafety](http://www.cdc.gov/medicationsafety)

Has a medication safety program which provides general information related to safe use of medications for all audiences as well as information geared to specific audiences including tips for parents regarding medication safety with children and specific information related to medication safety for adults and older adults. The Web site also provides links to a number of additional government and other resources related to this topic.

## **E-Pill Medication Reminders**

[www.epill.com](http://www.epill.com)

Offers various medication reminders, pill organizers, automatic dispensers, alarms, and medical watches. The company can also be reached at 1-800-549-0095.

## **Food and Drug Administration (FDA)**

[www.fda.gov](http://www.fda.gov)

Monitors food and drug safety. Its Consumer Affairs Office has information about the safe use of medications. Their Web site includes information about buying prescriptions online, what to look for, and what to beware of. It also includes sections on side effects, generic drugs, OTC drugs, and prescription drugs. If you select the “Drugs” topic on the left menu of the home page, you can find the Consumer Resources section of the site. Call 1-888-INFO-FDA (1-888-463-6332).

## **Medicare information**

[www.medicare.gov](http://www.medicare.gov)

This government site contains local and state-specific information about Medicare Part D. This Web site also includes access to many useful

publications, many of which can be downloaded and printed or ordered online. Many of the publications are available in Spanish as well as English. You can call Medicare at 1-800-MEDICARE (1-800-633-4227) to order publications or ask questions 24 hours a day, 7 days a week. TTY users may call 1-877-486-2048. If you are calling about the prescription drug program, have your Medicare Card ready, along with a list of medications you take and the name (and phone number) of the pharmacy you use.

### **National Council on Aging (NCOA)**

Offers *BenefitsCheckUp*, a free, confidential tool that older adults or their families can use to locate programs to help defray the high cost of prescription drugs. The Internet tool screens older adults for eligibility, and if they qualify, provides them with a list of cost-saving prescription drug programs. See [www.benefitscheckup.org](http://www.benefitscheckup.org) for more information.

### **National Council on Patient Information and Education (NCPIE)**

A nonprofit coalition of 125+ consumer, government, patient advocacy, and public health organizations established to provide reliable information related to safe medication usage. Two medication-specific Web sites are available for consumers: **Educate Before You Medicate** <http://www.talkaboutrx.org/> focuses on medication safety; OTC medications and herbal/dietary supplements; storage and disposal; purchasing prescription drugs online; and prescription assistance programs. The site has a great deal of useful information along with useful links. The second site, **Be MedWise**® <http://www.bemedwise.org/> promotes

public awareness about OTC medications, that they are serious medicines that must be taken with care. The site includes a consumer quiz, frequently asked questions, information about drug labels, consumer brochure, and resource center.

## **National Institutes of Health (NIH)**

<http://nihseniorhealth.gov>

Senior Health Web site contains very helpful information on medication safety, how medications work in the body, and frequently asked questions about medications. Click on “Taking Medicines” under the letter “T” in the “All Topics A-Z” menu. You’ll find a link to MedLine Plus, a service of both the U.S. National Library of Medicine and NIH, which includes information related to general medication safety and specific medications used to treat a variety of conditions.

## **Partnership for Prescription Assistance**

[www.pparx.org](http://www.pparx.org)

Helps uninsured and financially struggling patients obtain needed medications free or nearly free. They are a single point of access to more than 475 public and private patient assistance programs, and 180+ programs offered by pharmaceutical companies. Call 1-888-477-2669 for more information.

## **QuickMedical**

[www.quickmedical.com](http://www.quickmedical.com)

An online medical supply company that offers a variety of products including medication dispensers with an alarm system and automatic dispensing of the appropriate medication at the appropriate time. Medications can be distributed up to four times per day. You may also reach them at 1-888-345-4858, Monday through Friday, 7 a.m. to 5 p.m. PT.

MetLife Mature Market Institute  
57 Greens Farms Road  
Westport, CT 06880  
(203) 221-6580 • Fax (203) 454-5339  
**MatureMarketInstitute@MetLife.com**

The logo features the word "MetLife" in a bold, blue, sans-serif font. Below it, the words "Mature Market" are written in a smaller, grey, sans-serif font, and "INSTITUTE" is written in a blue, all-caps, sans-serif font.

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