Even though most insurance companies now allow you to fill your prescriptions only one month at a time, there is a five day lag period.

To take advantage of this, stock up on your medications by doing the following:

- On day 25 of your current prescription, ask your pharmacist for a refill.
- Then set aside 5 pills for emergency use.
- Next month do the same thing, and so on until you have several weeks worth set aside.

You can also ask your doctor if he could give you some samples of your medication to use as an emergency supply.

Carry a list of your medications and prescription numbers, along with the proper dosages, with you and in your personal "Grab-N-Go" bag.

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