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MONEY

CVS, Walgreens or Rite Aid? Drugstore Rewards Programs Compared

Insider tips on signing up for free and saving money at all three major pharmacy chains

ALAMY STOCK PHOTOS

By Beth Braverman, AARP

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Savvy shoppers already know that drugstore loyalty programs can be a great way to stretch your dollar further on everyday items, from makeup to medicine. But navigating those programs, if you're not familiar with them, can feel a bit overwhelming.

Here's the good news: Taking full advantage of customer loyalty programs offered by major pharmacy chains does not require managing mile-long receipts. (There's an app for that.) In general, each program allows you to earn rewards for most purchases, and extra rewards for purchases of specific items each week. You can redeem those rewards and apply the cash value toward most purchases in the stores, excluding certain items like prescriptions or stamps.

Read on to learn the ins and outs of the free membership programs at the country's biggest drugstores — and get some inside tips on using them to maximize your savings.

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CVS PHARMACY EXTRACARE

Number of locations: Over 9,900

Program basics: Join the CVS Pharmacy ExtraCare membership program for free in a store, via the CVS website or by using the CVS app. You can store your membership information in the CVS app, so you don't need to have the physical card with you to get credit for purchases. Inside the app, you can find your rewards balance and additional coupons.

If you prefer to manage your account offline, you'll find that info on your CVS receipts, or you can print it out at the in-store ExtraCare Coupon Center kiosk, which you can log in to using your rewards card. In addition to rewards, members get access to additional deals and coupons, which you can find via the CVS weekly ad or in the app.

Earning rewards: CVS rewards come in the form of ExtraBucks that you can spend on most items in the store. You earn 2 percent in ExtraBucks for most purchases. CVS also offers additional rewards for specific purchases, tied to certain items each week. You'll find info on these deals in the app or in the store's weekly ad, which is also available online. You can also use the app to scan products to see whether you have an available coupon.

For example, CVS was recently offering an extra $2 in ExtraBucks rewards to shoppers who bought Crest mouthwash, and $10 in ExtraBucks rewards for select gift card purchases of $50 or more.

Using rewards: Your ExtraBucks rewards will post to your account as soon as you complete a purchase, and they're valid for 90 days after the end of the calendar quarter in which you earned them. Then, the next time you check out, either in the store or online, you can choose to use those rewards as cash toward your purchases.

Pro tips: The trick to really maximizing rewards is to "roll over" your ExtraBucks by combining deals with coupons, says Patsy Smith, who blogs about drugstore deals at ConsumerQueen.com. For example, the store might have a deal for $5 off a $10 package of razors that also pays ExtraCare members $5 in ExtraBucks. Essentially, you're getting the razors for free, and if you can add in a manufacturer coupon, you might even make money in ExtraBucks, Smith says.

"I went a few months where I was only paying taxes at the register because I kept getting ExtraBucks that I combined with coupons to purchase things," she adds.

Other tips for making the most of the program: Check the app regularly for additional promotions. Last July, for example, CVS offered member freebies for each week in the month. You can also opt in to get additional deals sent to you via text or email that aren't available elsewhere.

Additional programs:

- *ExtraCare BeautyClub:* By opting in to this program (through your rewards app), you can get extra perks and rewards for spending on beauty items like makeup and hair care products. BeautyClub members get access to special deals and coupons and a free gift (recent gifts included a bottle of nail polish and a shower pouf) each month for spending $30 on beauty products.
- *ExtraCare Pharmacy & Health Rewards:* When you opt in to this program, you earn one credit for filling a prescription or getting an immunization at the store. For every 10 credits your earn, you get $5 in ExtraBucks rewards.
- *CarePass:* This is CVS's premium membership program. It costs $5 per month or $48 per year. Members get a $10 reward each month to spend in the store, 20 percent off CVS Health brand products, free shipping and free same-day shopping for prescriptions.

Best for: Coupon clippers who enjoy researching weekly deals to figure out how to make their ExtraBucks go the furthest.

MYWALGREENS

Number of locations: Nearly 9,000

Program basics: Join myWalgreens at the register, online or via the store's app. There is no membership card, but you can use the app at checkout or simply give your phone number to the cashier at checkout to make sure you get credit for purchases.

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Earning rewards: Rewards members get 1 percent Walgreens Cash rewards, 5 percent back on Walgreens-branded products and access to additional deals and coupons. Walgreens also gives extra Walgreens Cash for purchases of certain items. You can find those by clicking on Bonus Points in the Sale section on the Walgreens website. Recent offers included $2 in Walgreens Cash for buying two Gold Bond Lotions for $7.99 and $3 in Walgreens Cash for spending $15 on Sally Hansen hair bleach kits.

Using rewards: Walgreens Cash rewards expire one year after you earn them. If you don't use any Walgreens Cash rewards for six months, Walgreens will consider your membership inactive and terminate it.

Pro tips: Walgreens hosts a monthly Seniors Day. On the first Tuesday of every month (and the first week of every month online), seniors get an extra 20 percent off all purchases. MyWalgreens members age 55 and older, as well as all AARP members, qualify for the discount. AARP members can also earn bigger Cash rewards by linking their AARP account to their myWalgreens account. (Here's how to link accounts.)

You can stack deals and roll over rewards at Walgreens like you can at CVS, but Walgreens has some stricter rules around coupons, Smith says. For example, you can't combine Walgreens coupons with manufacturer coupons on a single item.

Additional programs:

- *Register Rewards:* Register Rewards is a separate discount program available only for purchases made in the store. You can find items available for Register Rewards in the weekly ad, labeled as "in-store rewards." When you purchase those items, you'll get an immediate paper coupon for use on future purchases. Register Rewards print out via a separate printer.
"If you're attempting a Register Rewards deal, first ask the cashier or watch customers checking out ahead of you to see if the device that prints the Register Rewards coupons is working," says Erica Hart, who runs the websites iheartwags.com, iheartcvs.com and iheartriteaid.com. "There are often issues where the printer is out of paper or ink, or just offline or broken."

- *MyWalgreens Health Goals:* Opting in to this program allows myWalgreens program participants to earn additional Walgreens Cash ($1 per month, with the chance to earn more if you complete four challenges in a row) for completing fitness-related challenges each week. Some challenges require you to connect a wearable fitness device, such as a FitBit.
- *MyWalgreens credit card:* Walgreens also offers a branded credit card that boosts benefits to 5 percent Walgreens Cash back for every dollar spent and 10 percent on Walgreens-branded products.

Best for: Fitness junkies. If you're already in a workout routine, you can earn extra rewards via the Health Goals program.

RITE AID REWARDS

Number of locations: Approximately 2,450

Program basics: Rite Aid launched a new rewards program in February. You can sign up online, in the app or in the store, but to redeem your points or access offers, you must have a digital account with an online profile.

Earning rewards: Rite Aid Rewards members earn rewards points as follows:

10 points for every dollar spent on qualifying products

250 points for 30-day or less prescription

750 points for longer-term prescriptions

250 points of some in-store vaccinations

Points, in turn, can be converted to BonusCash, which can be applied to purchases. Like CVS and Walgreens, Rite Aid offers weekly deals that qualify for extra BonusCash. Recent deals included $10 in BonusCash for buying a six-count package of Bounty paper towels and $6 in BonusCash for purchasing a $5.49 package of Neutrogena Makeup Remover.

Rewards Members age 65 and older can earn five times rewards on the first Wednesday of every month.

Using rewards: After you've earned rewards points in your digital account, you can convert every 1,000 points to $2 in BonusCash for use in store.

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Pro tips: It's possible to stack and roll over BonusCash rewards and coupons at Rite Aid. One trick for maximizing deals at Rite Aid is to look for overlaps between their weekly deals (which you find in the ads) and their monthly deals (found in the store). Also, the pharmacy chain often runs larger promotions, where you can get $10 BonusCash for spending $50 on a transaction, in addition to regular BonusCash, Hart says.

Hart warns that occasionally BonusCash rewards on items ordered via riteaid.com don't automatically post to your account. "But customer service is usually easy to deal with and will issue what is due," she adds.

Additional programs:

- *BonusCash Challenges:* This program offers monthly "challenges" to members based on their previous purchases. Members can opt in to these personalized challenges each month and earn extra points for purchasing products they have bought in the past that are part of a challenge. If they complete six of them, they'll receive up to 15,000 bonus points, worth $30 in BonusCash to spend.

Best for: Those who are comfortable with technology. Since you need a digital account to redeem your deals and manage your profile, Rite Aid Rewards may not be a great fit for those who prefer physical cards and paper receipts and coupons.

Beth Braverman is a contributing writer who has covered shopping and personal finance for more than a decade. Her work has appeared in Consumer Reports, *CNNMoney.com, CNBC.com and dozens of other publications.*