



## Understanding your Pharmacy Benefit

At UnitedHealthcare, we want to help you get the most out of your pharmacy benefit. Here, you'll find answers to some frequently asked questions, because we're dedicated to providing you with the answers you need, when you need them.

# HOW TO REACH US

## Online

Your one-stop resource for medical and pharmacy benefits.

- See out-of-pocket costs and lower-cost alternatives
- Access coverage information and prescription history
- Locate a pharmacy or order prescriptions by mail



Sign into **myuhc.com** and click on *“Manage My Prescriptions.”*

## On the Phone

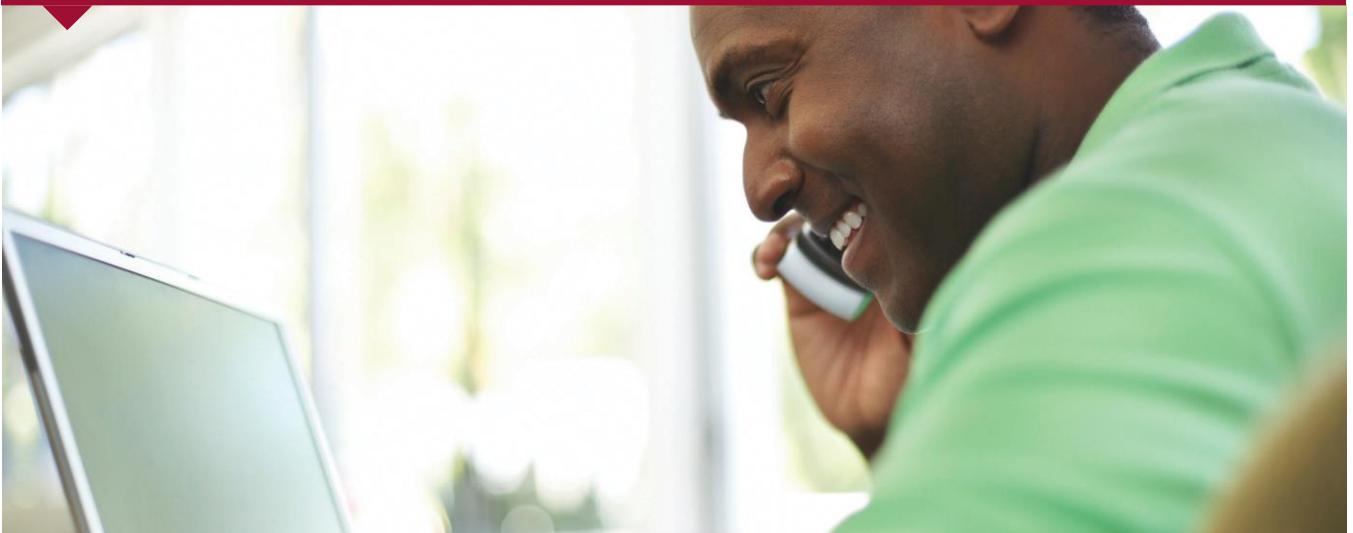
When you call, we’re ready.

We have customer service representatives, nurses, pharmacists and specialists ready to:

- Identify gaps in care
- Help identify harmful drug interactions
- Find lower-cost medications
- Help maintain drug adherence
- Guide best use of medical and pharmacy benefits



Call the toll-free number on the back of your health plan ID card.



# HOW TO GET YOUR PRESCRIPTION

## Retail Pharmacies

Choose from thousands of retail pharmacies, including large national chains and many community pharmacies. Be aware that filling your prescriptions outside our network of pharmacies may increase your cost and your prescriptions may not always be covered.



**Find a retail pharmacy:** Log into [myuhc.com](https://myuhc.com), click "Manage MyPrescriptions," and enter your zip code beneath "Locate a Pharmacy." Or call the toll-free number on the back of your health plan ID card.

## OptumRx® Mail Service Pharmacy

OptumRx Mail Service Pharmacy can help you manage the medications you take regularly.

Whether you have a new prescription or need to transfer an existing prescription, it's easy to get started with OptumRx Mail Service Pharmacy.

Here's how:

### 1 By phone:

Just call the member phone number on the back of your health plan ID card to talk with a customer service representative right now. It's helpful to have your health plan ID card and medication bottle available. For your convenience, the representative can also contact your doctor directly if you need a new prescription.

### 2 By Mail:

Ask your doctor for a new prescription for up to a three-month supply, plus refills for up to one year. Next go to [myuhc.com](https://myuhc.com)® and download the New Prescription Order Form. Then mail it to the address provided on the bottom of the form.

### 3 By Fax / ePrescribe:

Ask your doctor to call **1-800-791-7658** for instructions on how to fax your prescription directly to OptumRx Mail Service Pharmacy. Or your doctor can send an electronic prescription to OptumRx Mail Service Pharmacy.

Once OptumRx receives your complete order for a new prescription, your medications should arrive within ten business days. Completed refill orders should arrive in about seven business days.

If you need your medication right away, ask your doctor to write a prescription for a 1-month supply that can be immediately filled at a participating retail pharmacy.

# UNDERSTANDING YOUR PRESCRIPTION COVERAGE

## Make Informed Decisions

The Prescription Drug List includes brand and generic prescription medications approved by the Food and Drug Administration (FDA). Medications are placed on different cost levels known as "tiers" based on our evaluation about their overall value. Tier 1 is the lowest-cost tier option. When selecting a medication, you and your doctor should consult the Prescription Drug List.



**Want to learn more about specific medications and your Prescription Drug List?** Log on to [myuhc.com](http://myuhc.com) and click *"Manage My Prescriptions."*

## Medications that are Not Covered

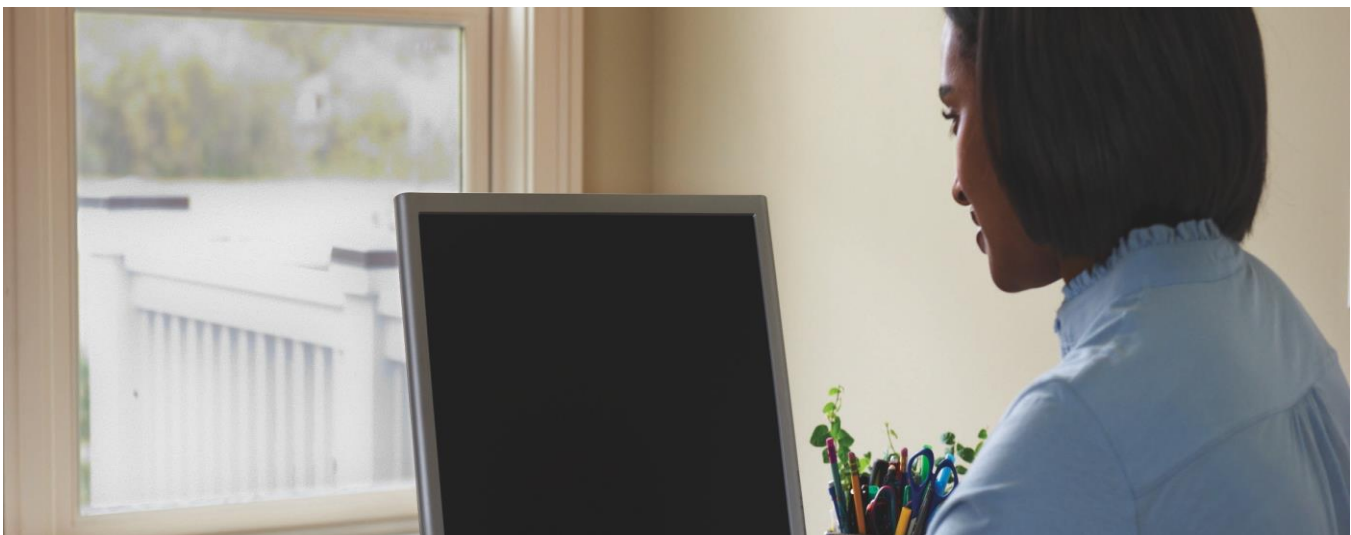
We evaluate medications based on their total value, including how your medication works and how much it costs. When several medications work the same way we may choose to not cover the higher cost option. The decision to not cover a medication and provide you with lower-cost options helps prevent an increase in premiums while also lowering overall healthcare costs for you and your employer.



**Want to know if your medication is covered?** Call the toll-free number on the back of your health plan ID card or login to [myuhc.com](http://myuhc.com) click on *"Manage My Prescriptions,"* then *"Drug Pricing."*

## Supply Limit<sup>1</sup>

A supply limit is the largest quantity of medication covered per copayment or in a time period. Supply Limits are based upon the dosing recommendations included in FDA labeling, manufacturer's package size, claims data, and information in the medical literature or guidelines.



<sup>1</sup> On average 1-month is the time period for supply limits. Please check your benefit plan for your benefit specific time period.

# UNDERSTANDING YOUR PRESCRIPTION COVERAGE

## Step Therapy

Most medical conditions have multiple medication options. Although they may work in a similar way, their cost may vary widely. With Step Therapy, you get the treatment you need, usually at a lower cost. With this program, you need to try a lower-cost medication first, before a higher-cost medication may be covered.

## Select Designated Pharmacy

As drug costs continue to rise, UnitedHealthcare is creating innovative ways to maintain affordable access to medications. This program targets a few high-cost drugs and offers cost-savings options, including lower-cost medications at your retail pharmacy, lower-cost mail service delivery, or both. Members in this program must choose one of the following three options to continue to receive network benefits. Members in this program who do not choose one of these options may be required to pay the full price for the medication.

- 1. Move to a lower-cost medication.** This option allows you to obtain your medication at any network retail pharmacy or through the mail service pharmacy.
- 2. Use the OptumRx Mail Service Pharmacy.** If you want to keep taking your current medication, you can. Just fill it through the mail service pharmacy.
- 3. Do Both:** If you want the most savings, start using a lower-cost medication and the mail service pharmacy.



Call the toll-free number on the back of your health plan ID card to find out if your medication is part of this program.

