



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



On the Phone

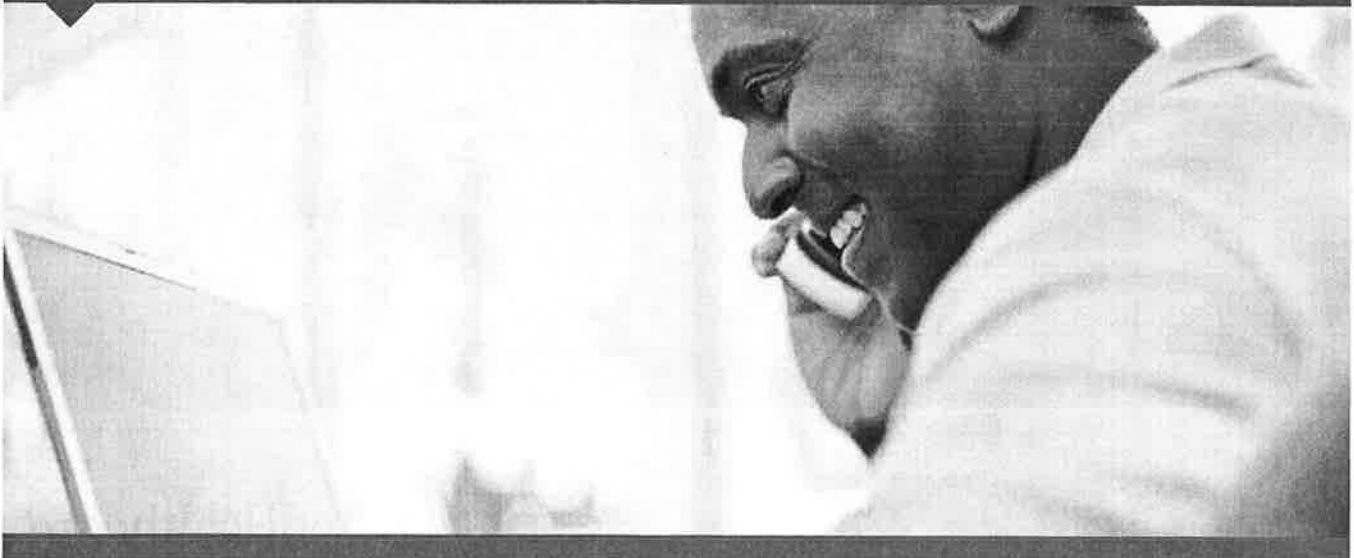
When you call, we're ready.

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

You have access to over 64,000 retail pharmacies in our network. 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**, click "*Manage My Prescriptions*," 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

Try the OptumRx Mail Service Pharmacy — you may save money, and it's convenient.

Step 1 – Talk to your doctor. Request up to a 3-month supply, with refills for up to one year (if appropriate).

Step 2 – Pass your information to the mail service pharmacy;

1 By fax or electronically:

- Your physician can call **1-800-788-4863** for instructions to fax prescription(s) directly to the OptumRx Mail Service Pharmacy. (**NOTE:** Faxed prescriptions can only be accepted from your physician's office.)
- Or, ask your doctor to send immediately by using ePrescribe.

2 Online:

- Log on to **myuhc.com**.
- Click on "*Manage my Prescriptions*."
- Select "*My Medicine Cabinet*" and select "*Transfer to Mail*" for each medication you would like to transfer to mail service.

3

By mail:

- Ask your doctor for a new prescription for up to a 3-month supply, plus refills for up to one year (if appropriate).
- Go to **myuhc.com** and download an order form (look for "customer service" >> "most used forms").
- Mail the new prescription and order form to the address provided on the form.

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** 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** click on "*Manage My Prescriptions,*" then "*Drug Pricing.*"

Notification and Prior Authorization¹

Notification or Prior Authorization requires your doctor to tell us why you are taking your medication in order to determine if you will receive benefit coverage. This is based on uses listed in the FDA approved medication labeling and other clinical



Your doctor can initiate prior authorizations by calling **1-800-711-4555**; Prior authorizations can also be initiated online through **unitedhealthcareonline.com**.



¹ Depending on your benefit you may have notification or prior authorization requirements for select medications.

UNDERSTANDING YOUR PRESCRIPTION COVERAGE

Supply Limit²

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.

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.

Specialty Medications

Specialty medications – those medications used to treat complex conditions – are managed through our Specialty Pharmacy Program, for most plans. You are required to use a designated specialty pharmacy if you take a specialty medication. With the OptumRx Specialty Pharmacy, you can take advantage of personalized support designed to help you get the most out of your treatment plan. Our Specialty Pharmacy Program also offers on-call pharmacists available 24 hours a day, information about lower-cost medication options, and additional resources.



To verify whether or not your medication is a specialty medication, you can look under the "Specialty Pharmacy" tab on the **myuhc.com** and then click on "Conditions and Therapies."

Call the OptumRx Specialty Pharmacy at **888-739-5820** to set up a new specialty prescription. Or visit **www.uhcspecialtyrx.com** to learn more.



² On average 1-month is the time period for supply limits. Please check your benefit plan for your benefit specific time period.

Depending on your benefit you may have multiple copayments, supply limits, step therapy, prior authorization or notification for select medications. Check your benefit document or call the toll-free number on the back of your health plan ID card for your benefit requirements.

HOW TO SAVE ON YOUR MEDICATIONS

Look for potential lower-cost alternatives

Log on to myuhc.com to look for your lowest-cost options. Ask your doctor if a lower-cost alternative medication may be right for you.

Try the OptumRx™ Mail Service Pharmacy

Depending on your benefit plan, you may save money by having your doctor prescribe a 3-month supply of medication. Your medications are mailed to you with standard shipping at no cost to you. To learn how to get started with the mail service pharmacy, refer to page 3 of this brochure.



Half Tablet

The Half Tablet Program is an easy way to save money by splitting select medications in half. If your medication is appropriate for pill-splitting, you can request a new prescription for half the quantity and double the strength, resulting in your current dosage when split.

Here's how it works:

1. Your doctor writes a new prescription for twice the strength and half the quantity, noting your intent to split the tablets on your prescription.
2. A new prescription is filled and you automatically pay half your usual cost.
3. Split each tablet using an appropriate pill-splitting tool.



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

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.