

# YOUR PRESCRIPTION DRUG BENEFITS

## It's all about choices

Your prescription drug plan and our formulary drug list give you and your doctor many choices. Understanding them can help you make the most of your benefits. It can also help you save money on your medications.



### Your formulary drug list

Your prescription drug benefit is based on a list of covered drugs called a **formulary**. An independent group of network doctors and pharmacists chooses the drugs for the formulary based on their effectiveness, safety and value.

With our formulary, you and your doctor have the freedom to choose the medication that works best for you. Since there may be more than one drug available for your medical condition, we encourage you to use generic and preferred brand-name drugs whenever possible to help manage your prescription costs.

The formulary is subject to change without notice, but changes typically only occur quarterly.

### Drug exclusions

From time to time, our pharmacy committee may decide to no longer cover or **exclude** some drugs when other safe, effective, less costly alternatives are covered by your health plan.

Talk to your doctor to see if a covered alternative drug is a good option for treating your condition. Note that many excluded brand-name drugs have covered generic alternatives. If your doctor believes no alternative drug will work for your medical condition, you or your doctor may be able to request a formulary exception to have an excluded drug covered.

### Drug management programs

Most benefit plans include safety programs for certain drugs. **Prior authorization** requires your doctor to obtain prior approval for some medications. **Step therapy** asks you to try alternative medications before we cover other comparable medications. **Quantity management** limits the amounts of certain medications we will cover at one time or during a specific time period. Note that many opioid medications have quantity limits but may also have other requirements that must be met before you can get your drug.

### Prescription drug cost

Your pharmacy benefit is based on **tiers**. Tiers are the different cost levels you pay for medications. Drugs on lower tiers generally cost you less. Please see your plan benefit materials for more details. We also have web tools to help you estimate how much your out-of-pocket costs will be.

Also, some drugs are considered **preventive care medications** under the Affordable Care Act. These drugs are covered by your plan at no cost to you, in most cases. Visit our website for information on preventive drugs that are covered for \$0.

### Pharmacy network

With almost 70,000 network pharmacies to choose from, it's easy to find one near you. Major chains are included in the network, as well as many independent drugstores. Log in to your health plan's website to use the network pharmacy locator tool. Always make sure your pharmacy is part of our network before you have your prescriptions filled.

### Filling prescriptions at the pharmacy

When you use your member ID card at a network pharmacy, the pharmacist will check your benefits information and determine what you pay for your prescription.

If you don't present your card, or don't use a network pharmacy, you'll have to file a claim, and you may not be reimbursed for the full amount you paid.

### Mail service

Mail service is a convenient way to get your prescription drugs and may even save you money. **OptumRx Home Delivery** provides this service. OptumRx Home Delivery is a division of OptumRx, an independent company that provides pharmacy benefit management services on behalf of your health plan.

Switching to mail service is easy. Just call **855-811-2218**. Make sure to have your member ID card, drug and payment information handy. You can even request automatic refills.

Please see your plan materials to confirm you have this benefit and to find out what you'll pay for mail-service prescriptions.

### Specialty drugs

Specialty prescription drugs treat complex or chronic medical conditions. They may be oral or self-injected and usually require patient-specific dosing and careful clinical monitoring.

Many benefit plans require you to use our preferred specialty pharmacy, **Optum Specialty Pharmacy**, to have coverage for your specialty drugs. Optum Specialty Pharmacy is a division of OptumRx. For more information, please call **877-259-9428**.

Please refer to your plan materials to find out what you will pay for specialty drugs under your health plan.

**Please note:** Specialty drugs administered by a medical provider are often covered under your medical benefit and have different requirements. Please check your plan materials for more information.

## Questions?

You can find current formulary and drug program lists, as well as learn more about your pharmacy benefit by visiting the Prescription Drugs section of your health plan's website. If you have questions, please call customer service at the number on your member ID card.

