



# Pharmacy benefit summary

Effective: **January 1, 2017**

## Premium 4 Tier

OptumRx manages pharmacy care services for your plan. We are committed to helping you get the most from your plan benefits when making medication decisions with your doctor. We provide safe, easy and cost-effective ways for you to get the medication you need.

### Your pharmacy benefit at a glance

	Retail	Home delivery (up to 90-day supply)	Specialty (up to 30-day supply)
Low-cost generics	Up to 30-day supply: \$5 copay Up to 90-day supply: \$15 copay	\$10 copay	\$5 copay
Generics (Tier 1)	Up to 30-day supply: \$20 copay Up to 90-day supply: \$60 copay	\$40 copay	\$20 copay
Formulary brands (Tier 2)	Up to 30-day supply: \$30 copay Up to 90-day supply: \$90 copay	\$60 copay	\$30 copay
Non-form (Tier 3)	Up to 30-day supply: \$50 copay Up to 90-day supply: \$150 copay	\$150 copay	\$50 copay

Your plan has an annual out-of-pocket maximum, which is listed on the Schedule of Benefits. When you reach the limit (including deductible, copayment and coinsurance amounts), your prescriptions are fully covered for the rest of the year. There is no other cost sharing required.

Over ➡

## Frequently asked questions

### What are tiers?

Tiers indicate the amount you pay for your prescription. Low-cost generics and generics have lower out-of-pocket costs. Using generic medications in lower tiers may save you money.

### What is the difference between brand-name and generic medications?

Generic medications contain the same active ingredients as brand-name medications, but they often cost much less.

### How do I find a network retail pharmacy?

Once your coverage begins, it's easy to find a network retail pharmacy near you:

- Log in to the website on your member ID card
- Use the OptumRx app
- Call the toll-free member phone number on your ID card

## Looking for more information?

Register at the website on your member ID card. Then use our helpful tools to:

- Look up the price of covered medication or find lower-cost options
- Refill and renew home delivery prescriptions
- Sign up for text reminders for when to take your medication or refill your prescription

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**Contact us:** Call the number or visit the website on your member ID card.

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Free services are provided to help you communicate with us, such as letters in other languages or large print. You may also ask to speak with an interpreter. To ask for help, please call the toll-free phone number listed on your ID card.

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