Optum Rx®

Pharmacy benefit summary

Optum Rx manages the pharmacy benefit for the University of New England employees and covered family members.

Your pharmacy benefits help you get the right medication at a reasonable price. Understanding the features of your plan can help you to get the most from your benefits when making medication decisions with your doctor. Optum Rx manages the pharmacy benefit and processes claims.

Your pharmacy benefits at a glance

Fill short-term medications, such as antibiotics, at a local retail pharmacy. Costs shown below are for in-network pharmacies. There is no coverage for prescriptions filled at out-of-network pharmacies.

Benefit	Tier 1	Tier 2	Tier 3
Retail 30	Deductible then10%	Deductible then10%	Deductible then 10%
Retail 90	Deductible then 10%	Deductible then 10%	Deductible then 10%
Mail Order / Home Delivery	Deductible then 10%	Deductible then 10%	Deductible then 10%
Specialty Pharmacy	Deductible then 10%	Deductible then 10%	Deductible then 10%

*Specialty pharmacy is limited to a 30 days supply, and the costs are reflective of 30 day supply.

Finding a network pharmacy

You can choose where you fill prescriptions. Use a network pharmacy for your plan's best price. Your health plan's pharmacy network includes:

- Major chains
- Grocery store pharmacies
- Independent pharmacies
- Home delivery options

Visit **optumrx.com** and use the Pharmacy Locator tool.

Contact Optum Rx:

optumrx.com | Optum Rx app | **1-855-245-0971**

What is a prior authorization?

Prior authorization (PA) is an approval the plan gives before some prescriptions can be covered. We need some details from your prescriber before we determine if it can be covered.

What medications need a PA?

- Your pharmacist will tell you if you need one.
- You can call Optum Rx at the number on your member ID card.
- You can also look online.
  - Sign into **optumrx.com** > *Member tools*
  - Click on *Drug pricing and information*
  - Enter the drug name and dose
  - If the drug/dose you entered needs a prior authorization, you will see an alert below the drug name.

What do I do if my medication needs a PA?

To begin the PA process, you can:

- Let your prescriber know that a PA is needed. They will submit the required information to Optum Rx.
- Call the number on your member ID card. We can help you get started.

How long does it take for a PA to be approved or denied?

It usually takes up to 24 hours after all needed information is in. Some requests need extra review and may take longer.

PA decisions

Once a review is done, you and your prescriber will get a notice with the decision.

- Check the status of your PA online. Sign into **optumrx.com** > *Benefits and claims* > *Prior authorization or exception request*.
- **APPROVED**
  You can keep filling your prescription at the pharmacy as usual during the approved PA period.
- **DENIED**
  If your request is denied, you and your prescriber may choose another covered medication. You may also be able to file an appeal.

Ask about lower cost options

If a prescribed medication is in a higher cost tier, ask your doctor if a lower cost option will work for you. A similar drug or generic version can often work just as well.

Why could my coverage or cost change?

Here are a few reasons why your coverage or cost could change:

- A change in your yearly deductible.
- Medications may move to another tier.
- Medications are no longer covered.
- You may have to get a prior authorization from your plan.
- You may need to try other medications first (step therapy).