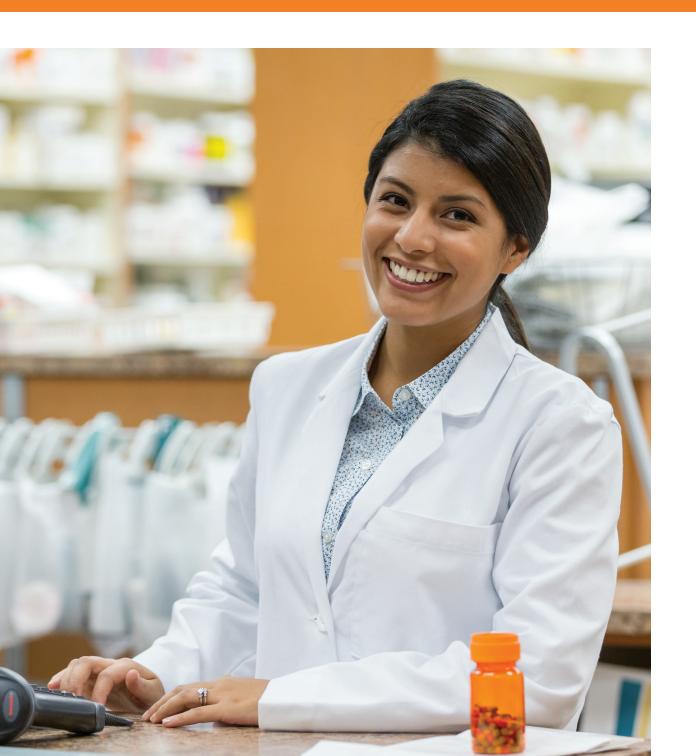


Welcome to OptumRx

Let's get started making the most of your new pharmacy benefits.



We know change can be hard. We also know how important your pharmacy benefits are to you. OptumRx provides safe, easy and cost-effective ways for you to get the medication you need.



Filling prescriptions with OptumRx will be easy.

Use OptumRx® home delivery.

Get medications you take regularly through the OptumRx home delivery service:

- Order up to a 90-day supply
- Pharmacists are available 24/7
- Set up medication reminders and automatic refills

Pick up at the pharmacy.

Use our large pharmacy network to fill your new and existing prescriptions.

 The Broad Network provides convenient access to over 67,000 retail chain and independent pharmacies throughout the United States. All major and local chains are included in the network.



Take a specialty medication? We'll take care of it.

At Optum® Specialty Pharmacy, we offer the resources, programs and clinical support you need to manage your specialty medications with confidence.



Manage your medications online.

After coverage starts, use our mobile app or website to help manage your medications. You'll be able to find a network pharmacy, check medication coverage, track home delivery orders and much more.



We'll be with you every step of the way.

Throughout the year, we'll send you helpful information so you can feel confident managing your medications and your health. Watch for:

- Information about your medication and any action you may need to take
- Information about clinical or home delivery programs your plan may offer



Some easy things you can do today **before** your coverage begins.

You can do a few things now to help make the most of your plan once it starts.

- Tell your doctor that OptumRx will be your new pharmacy benefit manager for refills and future prescriptions.
- Understand brand-name vs. generic medications and how they affect cost.
- Understand your coverage and what you need to do to get your medication.



What you can do after your coverage begins.

Take advantage of convenient options that make it easier for you to get your medication.

- Register for an account and manage your medications online.
- Download the OptumRx app to manage your medication on the go.
- Locate a pharmacy in your plan's network near you on the OptumRx app or on optumrx.com. Remember to present your member ID card at the pharmacy counter.
- Use the pricing tool on the OptumRx app or on **optumrx.com** to see how much your medication will cost.
- Learn about our home delivery service to see if it's right for you.

Your pharmacy benefits at a glance

	HDHP with HSA		PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail Rx (30-day supply)				
Tier 1 (generics)	20%*	Not covered	\$10	Not covered
Tier 2 (preferred brands)	20%*	Not covered	\$40	Not covered
Tier 3 (non-preferred brands)	20%*	Not covered	\$80	Not covered
Tier 4 (specialty)	20%*	Not covered	\$160	Not covered
Mail Order Rx (90-day supply)				
Tier 1 (generics)	20%*	Not covered	\$25	Not covered
Tier 2 (preferred brands)	20%*	Not covered	\$100	Not covered
Tier 3 (non-preferred brands)	20%*	Not covered	\$200	Not covered

^{*} After deductible

Helpful terms to know

Claim: A request from you or a provider asking the plan to pay for a medication or health service.

Formulary: A list of the most commonly prescribed medications.

Network pharmacy: Pharmacies that can submit claims directly to OptumRx. Using a network pharmacy may help you save money.

Prior authorization: An approval you or your doctor obtains before you can get coverage for certain medications. The review process helps make sure the medication you're taking is appropriate and effective for your condition. Check your formulary to find out if a medication you take requires prior authorization.

Quantity limit: A limit on the amount of a medication you can get at one time. Certain medications have quantity limits for quality and safety reasons. Check your formulary to see if a medication you take has a quantity limit.

Step therapy: Trying a less expensive medication before one that costs more. Check your formulary to see if your medication is subject to step therapy.

