

Important Information about Your Pharmacy Benefit

**For members enrolled in one of the following health plans:
70/30 PPO, EPO or 75/25 PPO w/ HRA**

Your United Healthcare Pharmacy Benefits Program includes a Retail pharmacy and Mail-Order pharmacy option.

When using a participating retail pharmacy, you can obtain up to a 31-day supply of covered medications.

To find participating retail pharmacies near you; visit our Web site at www.myuhc.com or call the toll-free Customer Care number on your ID card to use the voice activated pharmacy locator.

When selecting a medication, you and your doctor should consult the UnitedHealthcare Prescription Drug list (PDL). To determine if a medication is covered by your pharmacy benefit, its tier and any available lower cost alternative, visit www.myuhc.com and click on "Pharmacies & Prescriptions".

Generic medications contain the same active ingredients – the chemicals that make a medication work - as brand medications, and they must meet the same strict FDA standards for quality, strength and purity as brand medications. Over 75% of brands have generic equivalents available, so ask your doctor if one is appropriate for you.

There are some retail pharmacy chains that advertise a discounted amount for a list of generic medications (\$4.00 Prescriptions). In addition, some may charge a club membership fee in order to obtain those discounts. Please know that while pharmacies may advertise these savings, the prescription drug cost under your plan is determined by the contracted amounts for medications once the prescription is filled using your insurance information. In some cases it is \$4.00 for the generic medications; however you will need to ask your pharmacist to be sure.

If the pharmacy offers a club discount and they do not run the prescription using your insurance information, this is important to you for 2 reasons:

1. If you are in a plan that has a deductible for prescriptions (70/30 PPO or the HRA plan), you will not get credit towards your deductible for the dollar amounts you pay for those medications.
2. For HRA members, in order for you to use your HRA Consumer Account Card (CAC) for payment of those prescriptions, the CAC card transaction needs to match up with the amount authorized for that prescription through the UnitedHealthcare Pharmacy system. If the prescription is not run through the pharmacy system, there is no dollar amount to match it up with so you will need to use another form of payment.

When using Medco by Mail for your mail order benefit, you can obtain up to a 90-day supply of certain covered medications. This is a great convenience for medications you take on an ongoing basis, such as those used to treat chronic conditions like high blood pressure. Visit myuhc.com to get medication pricing information.

Have your doctor write a prescription for a 90-day supply of the medication with refills. Mail the completed Medco order form to the address on the mail order form, along with your prescription from your doctor and method of payment. Your medication will be delivered to your home and refills can be ordered online at myuhc.com or by phone at 1-800-4REFILL or 1-800-473-3455.

Please know that your plan does not allow for a 90 day supply of medications to be obtained at a retail pharmacy. While there are certain retail pharmacies advertising a discounted amount for the dispensing of a 90-day supply of specific generic medications (\$10.00 or \$12.00), please know that those are not covered under your pharmacy benefit, you will not realize those discounts through your benefit plan and you will not be able to use your HRA CAC card for payment of those medications.

If you have any questions regarding your pharmacy benefit plan, please contact the Customer Care number on your ID card, or visit www.myuhc.com.