



Welcome to your UnitedHealthcare Pharmacy Benefit

At UnitedHealthcare, we want to help you get the most out of your pharmacy benefit. By guiding you to your lowest cost options, your pharmacy benefit offers flexibility and choice in helping determine the right medication for you.

With your transition to UnitedHealthcare's pharmacy benefit plan, you may find there are differences with the cost or coverage of your medications.

What is different about our Prescription Drug List (PDL)?

We evaluate medications based on their total value, including how they work and how much they cost. When two or more medications work the same way, other factors, including cost, may play a role in tier placement on the PDL, meaning the cost level you pay for a medication, and coverage on the benefit plan.

Many times, when a higher-cost medication is in a higher tier, we are able to provide more medication choices in a lower tier, meaning a lower cost for you. This may improve overall cost and choice for you.

Let us help you make the most of your pharmacy benefit

Here is how you can determine your cost amounts and find the other important information to help you manage your new pharmacy benefit:



Call Customer Care

Call the toll-free member phone number on the back of your health plan ID card. We can answer any questions you have about your pharmacy benefit plan including lower-cost options and mail service.



Visit myuhc.com

Login, click on "Manage my Prescriptions," then "Price a Medication." This site includes all of your UnitedHealthcare medical and pharmacy plan information. You can find how much your medication costs, check prices of other medications and determine how much you may save by moving to mail service.

What's different about your pharmacy benefit?

Specific differences will depend on your previous benefit plan. The following are a few key programs and coverage details to help you make informed decisions about your choice of prescription medications.

Exclusions

Today, there are multiple medication options and many of them work the same way. With so many options available, it often comes down to how much they cost.

When lower-cost options are available, we often choose to exclude the higher-cost options from coverage under the pharmacy benefit.

If you are taking one of these medications, there are several resources available to learn about and find lower-cost options that you can discuss with your doctor.

Check the "Price a Medication" tool on myuhc.com.

Notification or Prior Authorization³

Notification or Prior Authorization requires your doctor to tell us why you are taking your medication in order to determine if you will receive benefit coverage. This is based on uses listed in the U.S. Food and Drug Administration (FDA) approved medication labeling and other clinical criteria.

It's easy to begin this process:

1. Talk to your doctor and ask him/her to call us at: **1-800-417-1764**.
2. Once we review the information, we will send you and your doctor a letter to let you know if the medication is covered under the pharmacy benefit.

Supply limits

A supply limit is the largest quantity of medication covered per copayment¹ or in a time period².

Supply Limits are based upon the dosing recommendations included in the United States Food and Drug Administration (FDA) labeling, manufacturer's package size, claims data, and information in the medical literature or guidelines.

No Supply Limit



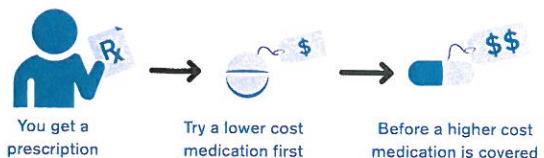
Supply Limit



Step Therapy

Most medical conditions have multiple medication options. Although they may work in a similar way, their cost may vary widely. With Step Therapy, you get the treatment you need, usually at a lower cost.

With this program, you need to try a lower-cost medication first, before a higher-cost medication may be covered.



¹ Check your benefit document to determine if you have a copayment, coinsurance or deductible. Medication amounts that are more than the supply limit may not count toward your deductible.

² On average 1-month is the time period for supply limits. Please check your benefit plan for your benefit specific time period.

³ Depending on your benefit you may have notification or prior authorization requirements for select medications.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates. Health Plan coverage provided by or through UnitedHealthcare company. Mid-Atlantic, Inc., Optimum Choice, Inc., MD-Individual Practice Association, Inc., and MAMSI Life and Health Insurance Company.