



Welcome to the Capital Rx family!

Capital Rx is an innovative pharmacy benefit manager or PBM. Our role is to oversee your prescription benefit plan. We work hard every day to ensure your prescription drug plan is cost-effective but in line with our mission: your health.



What is a PBM?

A PBM is a pharmacy benefit manager. We process prescription drug claims on behalf of you and Nelnet. Capital Rx works directly with pharmacy providers and drug companies to offer this service. We strive to provide the right balance of drug access and cost savings as part of your plan.

What to expect in 2026

Prescription Drug Coverage will be through Capital Rx (*previously Optum*)

- Associates will receive a new combo medical/Rx prescription ID card from United Healthcare
- Effective 1.1.26 Associates will need to present this ID card to your pharmacy for all prescriptions
- If Associates have active refills on their existing prescriptions, they will **not** need to obtain a new prescription. They can continue to fill at any retail network pharmacy of their choice.

Associates can fill a 90-day supply of maintenance medications at any network pharmacy or Costco Mail Order

Costco Pharmacy will fill medications delivered by mail

- Costco Home Delivery will fulfill non-specialty medications **when a member elects to use their pharmacy*
- Please Note: Associates do **not** need a Costco membership to fill prescriptions at Costco retail, mail and specialty pharmacies

A pre-enrollment site, <https://enrollment.cap-rx.com/?client=nelnet>, is available **for Associates to use** as a resource

- Associates can:
 - Review the formulary
 - Find a network pharmacy
 - Estimate medication costs
 - Review FAQs

What to expect in 2026 continued

Prior Authorizations

- Existing Prior Authorizations that were approved previously and that are active as of the effective date of the transition will be moved over to Capital Rx.

Existing Prescriptions at Mail Order

- Capital Rx will transfer all currently eligible mail order prescriptions to Costco Home Delivery
- *Prescriptions ineligible for transfer include:*
 - *Expired prescriptions, prescriptions for controlled substances, prescriptions with zero refills remaining and prescriptions that are new or renewed and have not been filled.*
- If you have a current prescription that is not eligible for transfer, you will need to ask your healthcare provider to write a new prescription and send it to the appropriate pharmacy
- Associates must setup an account with Costco before any medications will ship. Additional information is provided on future slides.
- Network and Formulary Lettering:

The formulary is changing. There will be minimal impact but any Associates that are impacted by the network or formulary changes will be notified by Capital Rx with more information and any action needed. You may receive a letter for the following circumstances:

 - If your prescription drug is no longer on the formulary list.
 - If you currently are receiving your drugs via mail order or taking a specialty drug.
 - If your pharmacy is out of network with Capital Rx.
 - If the medication you are currently on requires a Prior Auth under Capital Rx.



Liberty Formulary

- At Capital Rx, your health is our top priority. We prepared the [Liberty Formulary](#) (drug list) to ensure that you have access to a robust offering that meets your needs and lowers your overall prescription drug cost. This list of drugs is covered by your pharmacy prescription benefit.
- Your pharmacy prescription benefit covers many prescription drugs, but some exclusions may apply. If a drug is not covered, an alternative covered drug will be available. Drugs that have not received FDA approval or that have over the counter (OTC) equivalents may not be covered.
 - If you have any questions regarding your specific coverage, please call the number on the back of your member ID card.

Understanding Prior Authorizations, Step Therapy, and Quantity Limits

To ensure safe and appropriate use of certain medications, your prescription benefit program may have prior authorization, step therapy, and/or quantity limits for certain medications.

- **Prior authorization** requires you and your physician to obtain approval from Capital Rx's prior authorization clinical team before the prescribed medication can be dispensed.
- **Step therapy** is when your prescription benefit requires you to try another medication (usually a generic) prior to starting the medication your physician prescribed (usually a brand).
- **Quantity limits** only allow you to receive up to a maximum dosage or quantity for certain medications, based on clinically-approved prescribing guidelines.

Questions? Beginning 01/01/2026, you may call Capital Rx customer service at [1-833-554-4709](tel:1-833-554-4709) to determine if your medication(s) are subject to prior authorization, step therapy, and/or quantity limit requirements.



Retail Pharmacy

- Capital Rx retail pharmacy network has over 60,000+ retail pharmacies in network.
- Nelnet has a broad network, meaning Associates can fill their prescriptions at any retail pharmacies without restrictions or requirements within the broad network.
- The network includes pharmacies, such as Walgreens, CVS, Safeway, Amazon Pharmacy and many more.



Please present your new ID card and your prescription to your preferred, local retail pharmacy for processing.



Costco Mail Order

Is mail order delivery right for me? If so, how do I enroll?

Answer: If you have a prescription for a maintenance medication (i.e., long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol), mail order delivery may be a great solution for you. You will find mail order provides greater savings on most prescription benefit plans and saves time typically spent traveling and waiting at a retail pharmacy.

I want to have medications delivered to my home. How do I get set up with Costco Mail Order Pharmacy?

Please reach out to your prescriber and update your mail order pharmacy provider to Costco Mail Order.

- Online: Go to rx.costco.com and follow prompts for setting up a new patient account.
- Phone: Beginning 01/01/26, call **1-833-554-4709** and follow the prompts or ‘medications delivered to your home’ or ask your doctor to send an electronic prescription to Costco Mail Order. A coordinator will reach out to get you set up.

Choose one of the following options to request refills of current prescriptions or to send new prescriptions to Costco Mail Order

- **E-prescribe(preferred):** Have your prescriber electronically send your prescription to Costco Pharmacy Mail Order #1348, Zip Code 47130
- **Fax:** Have your prescriber fax your prescription to Costco Mail Order at 1-877-258-9584. Faxed prescriptions may only be sent by a doctor’s office and must include patient information. Online (Refills Only): Log in to the Capital Rx member portal to place an order for available refills.
- **Mail:** Mail your paper prescription to Costco Mail Order at 260 Logistics Ave., Suite B, Jeffersonville, IN 47130.

Will I receive automated outreach from Costco Mail Order when choosing to have my prescriptions delivered by mail?

Yes, you will receive automated outreach from Costco Mail Order. The pharmacy will send refill reminders and order status updates via phone call. If you prefer not to receive phone calls, you may adjust your communication preferences by calling the number **1-833-554-4709** on the back of your ID card and following the prompts for ‘medications delivered to your home’.

What should I do if Costco Mail Order does not dispense my specific medication?

Contact Capital Rx by dialing the number **1-833-554-4709** on the back of your ID card. Follow the prompts for ‘medications delivered to your home’. A customer care agent will provide support with finding access to your medications.



Specialty Provider - Archimedes

Receive Personalized Care with ArchimedesRx

Capital Rx and ArchimedesRx are working together to provide you with safe, cost-effective ways to get your medications when you need them.

Specialty medications are a separate category of complex medications used to treat chronic, complex conditions including but not limited to hepatitis C, rheumatoid arthritis, HIV and multiple sclerosis.

How do I fill my specialty medications?

Please reach out to your prescriber and update your specialty pharmacy provider to ArchimedesRx. If you are prescribed or taking a specialty medication, please contact ArchimedesRx today. You can contact member support by:

Phone: **1-888-504-5563**

Fax: **1-866-491-6971**

Email: memberservices@archimedesrx.com

To access more online resources, please scan the QR code or visit:

<https://archimedesrx.com/resources/>





Plan Design: United Healthcare, Surest Plan

Nelnet Surest PPO Plan					
Plan Detail		Benefit		Detail	
Deductible:		N/A		N/A	
Annual Out of Pocket Max (Individual/Family)		\$4,500/\$9,000		Your maximum out of pocket is combined with your medical plan.	
Retail Copays					
		1-30 Days		31-90 Days	
Tier 1 (Generic)		\$10		\$20	
Tier 2 (Preferred Brands)		\$90		\$180	
Tier 3 (Non-Preferred Brands)		\$120		\$240	
Mail Order Copays					
		1-90 Days			
Tier 1 (Generic)		\$20			
Tier 2 (Preferred Brands)		\$180			
Tier 3 (Non-Preferred Brands)		\$240			
Specialty Copays					
		1-30 Days			
Specialty Drugs		\$375		*Specialty medications are covered thru Archimedes. Please call 888.504.5563, opt.3 for assistance.	
Special Coverage Rules					
<ul style="list-style-type: none"> Diabetic medications & supplies have a \$0 copay for all plans. 					
General Therapeutic Categories					
Inclusions		Exclusions			
Acne ADHD Anaphylactic Kits Fertility, oral & non-oral Narcolepsy Sexual Dysfunction, oral Spacers Syringes	Tobacco Cessation Vaccines Vitamins: Multivitamins (requires a prescription) Vitamins: Prenatal Vitamins (requires a prescription) Weight Loss	Abortifacients Allergen Extracts; oral & non-oral Anabolic Steroids	Cosmetic OTC Sexual Dysfunction, non-oral		



Plan Design: United Healthcare, HDHP Plan

Nelnet HDHP with HSA Plan					
Plan Detail		Benefit		Detail	
Deductible: (Individual/Family)		\$3,500/\$7,000		Your pharmacy deductible is combined with your medical plan.	
Annual Out of Pocket Max (Individual/Family)		\$5,000/\$10,000		Your maximum out of pocket is combined with your medical plan.	
Retail Coinsurance (After Deductible is Met)					
1-90 Days					
Tier 1 (Generic)		20%			
Tier 2 (Preferred Brands)		20%			
Tier 3 (Non-Preferred Brands)		20%			
Mail Order Coinsurance (After Deductible is Met)					
1-90 Days					
Tier 1 (Generic)		20%			
Tier 2 (Preferred Brands)		20%			
Tier 3 (Non-Preferred Brands)		20%			
Specialty Coinsurance (After Deductible is Met)					
1-30 Days					
Specialty Drugs		20% *Specialty medications are covered thru Archimedes. Please call 888.504.5563, opt3 for assistance.			
Special Coverage Rules					
<ul style="list-style-type: none"> Preventive drugs on the HSA plan bypass the deductible and have a \$0 copay. Diabetic medications & supplies have a \$0 copay for all plans. 					
General Therapeutic Categories					
Inclusions			Exclusions		
Acne ADHD Anaphylactic Kits Fertility, oral & non-oral Narcolepsy Sexual Dysfunction, oral Spacers Syringes		Tobacco Cessation Vaccines Vitamins: Multivitamins (requires a prescription) Vitamins: Prenatal Vitamins (requires a prescription) Weight Loss		Abortifacients Allergen Extracts; oral & non-oral Anabolic Steroids Cosmetic OTC Sexual Dysfunction, non-oral	



Capital Rx: Member Tools

Capital Rx Customer Care Line: 1-833-554-4709

If you have any questions, our Member Help Desk is available 24 hours, 7 days a week.

Member tools are available on our website:

<https://app.cap-rx.com>

Capital Rx mobile app:

Search **“Capital Rx”** in the app store

Both the customer care line and member portal will be available to Associates beginning 01/01/26.



Our digital app has all of the information you would expect with added features!

The Capital Rx suite of digital tools includes an online member portal and mobile app, giving you a personal advisor for your prescriptions in the palm of your hand.



Search **“Capital Rx”** to download on the app store.



SCAN HERE TODAY TO DOWNLOAD THE CAPITAL RX APP



- Find low cost drugs at a pharmacy near you

- Find a pharmacy

- View your claims history

- Download a digital pharmacy ID card

- View which drugs are covered under your plan

- Track how much money you have paid towards your out-of-pocket obligations

- View or download member documents and plan forms

HOW TO REGISTER:

1. Visit <https://app.cap-rx.com/register>
2. Fill in your personal information and click **VALIDATE**
3. Complete credentials form and click **CREATE ACCOUNT**
4. Check your email and locate the verification code sent from Capital Rx
5. Enter the code provided to validate your email address

Registration is complete! You can now login using the credentials established during registration!



Capital Rx: Find the Best Price Tool

Find the Best Price for your Medications Using the Capital Rx Member Portal



Let the FIND BEST PRICE tool help you save money on your medications. During your next visit with your healthcare provider, use the FIND BEST PRICE tool to have your prescriptions sent to your preferred pharmacy that will save you time and money.



Scan the QR code or go to the Capital Rx Member Portal at www.app.cap-rx/login to register or log in. Select **Find Best Price** to at the top of the Dashboard screen to begin.

Enter the name of your medication into the search field and choose **Select This Drug**. Enter your prescription details and preferred location and select **Find Best Price**.

A list of all pharmacies close to you will appear with the expected cost for the specified drug.

The Member's responsibility may vary as it is subject to the Member's benefits and coverage at the time of service.

Estimated Amount You'll Pay:

1. WALMART PHARMACY 10-3520 Mail Order Delivery to your door	\$192.94 >
2. DUANE READE #21350 0.06 miles 383 W 31ST ST STE 10	\$12.87 >
3. CVS PHARMACY #10613 0.16 miles 5 PENN PLZ	\$2.62 >
4. DUANE READE #14345 0.17 miles 460 8TH AVE	\$12.87 >
5. DUANE READE #14155 0.23 miles 2 PENN PLZ	\$12.87 >
6. RITE AID PHARMACY 04195 0.33 miles 282 8TH AVENUE	\$12.87 >



Rx Smart Save – Member Journey

REAL-TIME PATIENT MESSAGING

1

John's doctor sends a prescription for Lumigan to the pharmacy

2

Once processed, John receives a notification on his phone via the Capital Rx app

3

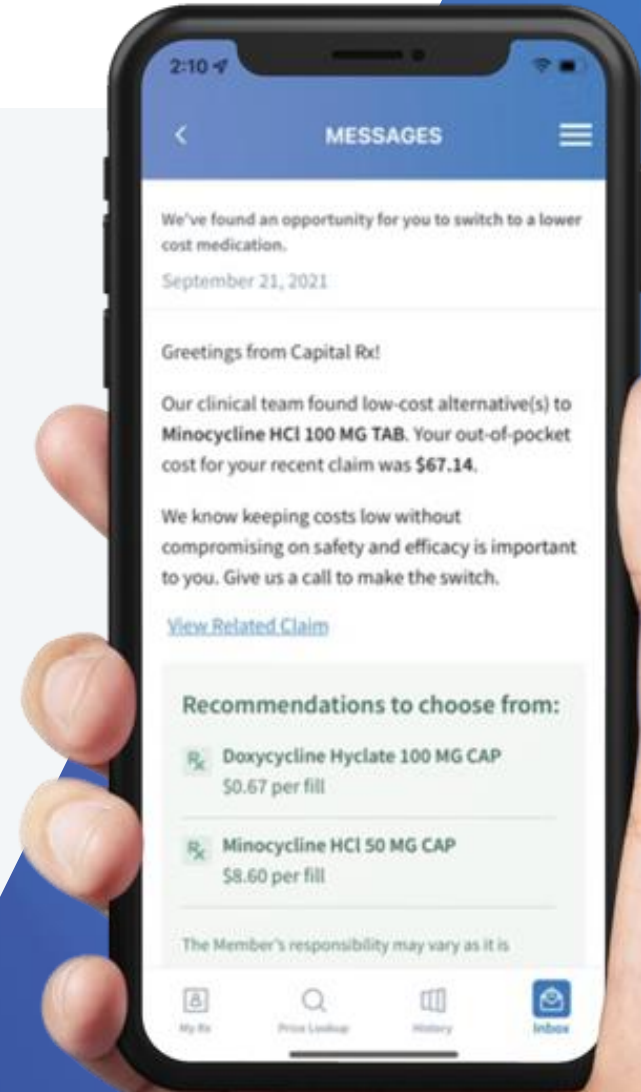
John opens the alert and sees he could save \$82.52 by switching to latanoprost

4

John calls his doctor and asks about the recommended alternative. John's doctor agrees to switch the prescription to latanoprost.

5

The pharmacy receives the new prescription and John saves \$82.52



Award-Winning Customer Service



DELIVERING AN UNMATCHED EXPERIENCE TO YOUR MEMBERS

**24/7, 365
DAYS A YEAR**



AVERAGE TIME TO SPEAK TO A PHARMACIST

8 SECONDS



AVERAGE TIME TO SPEAK TO A CUSTOMER CARE REPRESENTATIVE

18 SECONDS



YTD CUSTOMER SATISFACTION RATING

**95% FIRST CALL
RESOLUTION**



91% OF REPS

ARE PTCB-CERTIFIED
PHARMACY TECHS



Contacting Capital Rx Customer Care

1-833-554-4709

- Step 1: **Press 1** to identify yourself as a member
- Step 2: Follow prompts to confirm personal information
- Step 3:
 - **Press 1** to be transferred directly to Costco Mail Order to speak with the pharmacy about your mail order prescription.
 - **Press 2** to be transferred directly to a Capital Rx Customer Care Agent regarding your specialty prescription. You can also call Archimedes directly at 1-888-504-5563, Option 3 for assistance.
 - **Press 3** to speak with a Capital Rx Customer Care Agent regarding general inquiries, such as copay amounts, coverage questions, etc.
 - **Press 4** to speak with a Capital Rx Customer Care Agent for member portal assistance.
 - **Press 0** to speak with a Capital Rx Customer Care Agent.



If you're not taking care of plan members,
nothing else matters.

