Optum Rx®

SMITH COLLEGE

Pharmacy benefit summary

Optum Rx manages the pharmacy benefit for **Smith College** employees and covered family members. Knowing how your benefits work may help you fill your prescriptions more easily and help manage costs.

Your pharmacy benefit at-a-glance:

	HMO/PPO		HDHP	
Benefit	**Retail (30-day supply)**	**Mail (90-day supply)**	**Retail (30-day supply)**	**Mail (90-day supply)**
Tier 1: Generic Rx	$10	$20	$10	$20
Tier 2: Preferred brand Rx	$30	$60	$30	$60
Tier 3: Non-preferred brand Rx	$50	$100	$50	$100
Specialty[1]	$10/$30/$50		$10/$30/$50	

1. Specialty prescriptions are limited to a 30-day supply.

Deductible	**Individual**	**Family**	**Individual**	**Family**
	$100	$200	$1,750	$3,500
Out of Pocket (Combined Medical/Pharmacy)	**Individual**	**Family**	**Individual**	**Family**
	$3,000	$6,000	$3,500	$7,000

Finding a network pharmacy

To avoid extra costs, it's important to fill prescriptions at a network pharmacy. Your health plan's pharmacy network has:

- Major chains
- Grocery store pharmacies
- Independent pharmacies
- Home delivery options
- Optum Specialty Pharmacy

Visit **optumrx.com/locate**.

Prescription delivery options

You can choose the easiest way to get your regular prescriptions! Pick them up at your retail pharmacy or have them delivered right to your door. It's up to you. Optum® Home Delivery is one of your network options. There may be other options in your network. Sign in to **optumrx.com** to find out more.

Contact Optum Rx:

optumrx.com

Optum Rx app

Call the number on the back of your member ID card

What medication does the prescription drug list include?

The list has common medications placed into cost levels called tiers. Use the drug list to see what your plan covers. Or you can also find out if a medication has a generic. And learn if there are any plan requirements like prior authorization or quantity limits.

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 could change:

- A change in your yearly deductible.
- Medications may move to another tier.
- Your plan may not cover your medication.
- You may have to get a prior authorization from your plan.
- You may need to try other medications first (step therapy).
- Your plan may only cover a certain amount each time you fill (quantity limits).

What is a prior authorization?

Sometimes your health plan needs to approve a medication before it's covered. This is called prior authorization (PA). Some medications require PA because they may:

- Be approved only for specific health conditions.
- Cost more than other medications used for similar treatments.

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/compare**
  - 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/pa**.
- **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.

Specialty pharmacy support

Some long-term health conditions — such as multiple sclerosis, rheumatoid arthritis or cancer — require specialty medications. They need to be sent quickly, safely and securely.

How to fill a specialty prescription

Optum® Specialty Pharmacy is your exclusive specialty pharmacy in your plan's network.

To receive coverage, you will need to fill your specialty prescriptions at Optum Specialty Pharmacy. Call **1-855-427-4682** to talk to a patient care coordinator.

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