

HR Update

Making the Most of Your OptumRx Prescription Drug Benefits

As you know, we introduced a new prescription drug administrator, OptumRx, earlier this year. This decision was prompted by the significant savings this change would generate during 2019. The college is sharing those savings with employees. In fact, most employees saw no increase to their health deductions for 2019 due to these prescription drug savings.

There are steps you can take to streamline your experience:

- ◆ **Note that your Harvard Pilgrim membership card includes your OptumRx prescription drug benefits.** There is one card for both your health care and prescription benefits. Make sure to provide this new membership card at your retail pharmacy, so they can submit your prescription claim correctly to OptumRx.
- ◆ **Set up your online account on OptumRx.com.** Be sure to use your Harvard Pilgrim ID number on your card to set up your OptumRx online account. Logging into your OptumRx account online allows you to see Smith-specific plan information, check which tier a drug belongs to, manage your prescriptions, order refills, track your home delivery orders, and more.
- ◆ **Your prescription deductible and copays are as listed on the Health Plan Comparison Chart,** available at www.smith.edu/about-smith/hr/benefits, unless the medication costs less than the plan's copay; in that case, you will pay the actual cost as your copay.
- ◆ **Ask your doctor if a generic is available that could be right for you.** For preferred brand name medications (tier 2), or non-preferred brand name medications (tier 3), there is a separate annual per person prescription deductible (in the Value HMO, HMO and POS plans) in addition to higher copays.
- ◆ **Learn about any requirements needed before your drugs can be covered.** Certain prescriptions have one or more of the following requirements prior to being covered:
 - > Prior authorization – a process requiring your doctor to request approval from OptumRx before your prescription can be covered
 - > Step therapy – trying one or more lower-cost medications
 - > Quantity limits – receiving a limited amount of your prescription at a time
- ◆ **Save time and money by getting maintenance medications through the mail.** Enroll in OptumRx home delivery to get up to a three-month supply of the medications you take regularly at a lower cost.

Talk to your doctor to understand your options for effective and cost-efficient prescriptions.

The benefits summarized here are not conditions of employment. Smith College, in its sole discretion, reserves the right to amend, modify or terminate any plan or provision at any time. (Smith College has the sole and absolute authority to interpret the terms of these plans, determine benefit eligibility and resolve any and all ambiguities or inconsistencies in the plans.)

Questions?

If you have questions about your prescription benefits:



Call **OptumRx's** dedicated customer service line for Smith College members: 888-374-8127

OptumRx Briova Specialty Drug Customer Service: 844-265-1761



Log in to **OptumRx.com**



Open the **OptumRx app**

Thank you for your patience as we continue to work with OptumRx to improve service and communication.