

# Pharmacy benefit summary

Optum Rx manages the pharmacy benefit for **RIT's** employees and covered family members.

## Your pharmacy benefit at-a-glance:

Benefit	POS A, POS B, and Blue PPO			
	Retail (30-day supply)	Retail after 3 fills (30-day supply)	Wegman's (30-day supply)	Mail and Wegman's (90-day supply)
Tier 1: Generic	\$17	\$37.50	\$15	\$37.50
Tier 2: Preferred brand	\$40	\$87.50	\$35	\$87.50
Tier 3: Non-preferred brand	\$60	\$125	\$50	\$125
Specialty <sup>1</sup>	\$17-\$60			

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

Out of Pocket (Combined Medical/Pharmacy)	Individual	Family
	\$2,100	\$4,200

### Finding a network pharmacy

You can choose where you fill prescriptions. Use a network pharmacy for your plan's best price. Your health plan's pharmacy network has:

- Major chains
- Grocery store pharmacies
- Independent pharmacies
- Home delivery options
- 90-day prescription filled at Wegman's Pharmacy

Visit [optumrx.com](http://optumrx.com) and use the Pharmacy Locator tool.

### Prescription delivery options

You have choices on where to fill prescriptions you take regularly. You have the option to fill at a retail pharmacy or have them mailed to your home. 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](http://optumrx.com) to find out more.

### Contact Optum Rx:



[optumrx.com](http://optumrx.com)



Optum Rx app



Call the number on the back of your member ID card

## Did you forget to use your Rx card?

If you have already paid for a medication and did not use your Optum Rx card, you can still have this applied to your benefit. Make sure you logon to [optumrx.com](https://optumrx.com) and fill out the reimbursement form. This can also be used if you used a service such as GoodRx to make sure the money you spend applies to your benefit.

## 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.
- Medications are no longer covered.
- You may have to get a prior authorization from your plan.
- You may need to try other medications first (step therapy).
- Medication may only be covered in certain quantities (quantity limits) or for a limited time period.

## What is a prior authorization?

Prior authorization (PA) is an approval the plan gives before some prescriptions can be covered. We need some details from your prescriber before we determine if it can be covered.

## 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](https://optumrx.com) > *Member tools*
  - Click on *Drug pricing and information*
  - 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](https://optumrx.com) > *Benefits and claims* > *Prior authorization or exception request*.

### • 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