



Pharmacy benefit summary

Effective: January 1, 2020

City of Portsmouth

OptumRx® will manage pharmacy care services for your plan. We are committed to helping you get the most from your plan benefits when making medication decisions with your doctor. We provide safe, easy and cost-effective ways for you to get the medication you need.

Your pharmacy benefit at a glance for all Plans.

Copay Structure	30 - day supply	90 - day supply at Mail Order
Tier 1 (generics)	\$15 Copayment	\$38 Copayment
Tier 2 (brands)	\$45 Copayment	\$113 Copayment
Tier 3 (non-preferred brands)	\$65 Copayment	\$163 Copayment
Tier 4 (specialty)	20% Copayment with limit of \$300	

HMO				POS			
Deductible		Max Out of Pocket		Deductible		Max Out of Pocket - Combined Pharmacy & Medical	
Individual	\$0.00	Individual	\$2,900	Individual	\$0.00	Individual	\$4,000
Family	\$0.00	Family	\$5,800	Family	\$0.00	Family	\$8,000
HDHP Equity POS							
2020 Deductible - Combined Medical & Pharmacy				Pharmacy Maximum Out of Pocket			
Individual		\$2,800		Individual		\$1,750	
Family		\$5,600		Family		\$3,500	

All copayment costs shown in this chart are after your deductible has been met, if a deductible applies. Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.

The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

Frequently asked questions

What are tiers?

Tiers indicate the amount you pay for your prescription. Tier 1 medications provide the highest overall value with the lowest out-of-pocket costs. Using medications in lower tiers may save you money.

What is the difference between brand-name and generic medications?

Generic medications contain the same active ingredients (what makes the medication work) as brand-name medications, but they often cost less.

How do I find a network retail pharmacy?

Once your coverage begins, it's easy to find a network retail pharmacy near you:

- Log in to the website on your member ID card
- Use the <OptumRx App>
- Call the toll-free member phone number on your ID card

My pharmacy says my medication requires prior authorization, what does this mean? Prior authorization (PA) means you must get approval before your plan will cover your medication. PA is used to make sure the medication you're taking is appropriate and effective for your condition.

To start the prior authorization process, you or your doctor can call OptumRx. Your doctor will need to provide more information about why you are taking a medication.

Looking for more information?

After January 1, 2020 when your coverage starts, register at the website on your member ID card. Then use our helpful tools to:

- Look up the price of covered medication or find lower-cost options
- Refill and renew home delivery prescriptions
- Sign up for text reminders for when to take your medication or refill your prescription.

Contact us: Call the number or visit the website on your member ID card.



The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

Free services are provided to help you communicate with us, such as letters in other languages or large print. You may also ask to speak with an interpreter. To ask for help, please call the toll-free phone number listed on your ID card.

OptumRx specializes in the delivery, clinical management and affordability of prescription medications and consumer health products. We are an Optum® company — a leading provider of integrated health services. Learn more at [optum.com](https://www.optum.com).