

Your benefit at a glance



UnitedHealthcare - High Deductible Health Plan

	Retail (in-network) (up to a 31-day supply)	Home Delivery (mail order) (up to a 90-day supply)	Retail: 90-Day Supply (in-network maintenance drugs only)
Tier 1 (Generics)	30% co-insurance after deductible is met	30% co-insurance after deductible is met	30% co-insurance after deductible is met
Tier 2 (Preferred brands)	30% co-insurance after deductible is met	30% co-insurance after deductible is met	30% co-insurance after deductible is met
Tier 3 (Nonpreferred brands)	30% co-insurance after deductible is met	30% co-insurance after deductible is met	30% co-insurance after deductible is met

Most specialty drugs can be filled one time for a copayment at a participating retail pharmacy. After that, the specialty drug must be filled through Accredo, an Express Scripts specialty pharmacy, to continue to receive coverage; however, there may be some exceptions. To find out whether your specialty drug is covered for one fill at retail, call Express Scripts at the number on your member ID card.

Deductible Phase: In this phase, you pay 100% of your medical and prescription drug expenses until the deductible is met.

The Deductible: For all coverage tiers (You, You + spouse, You + child(ren) or You + family), an individual family member may not contribute more than the individual deductible amount of \$3,500. Once a member, regardless of the coverage tier, has met the maximum deductible of \$3,500, he/she moves into the co-insurance phase. Any dependents continue in the deductible phase until the family's total expenses combined meet the maximum family deductible of \$7,000, at which time the family moves into the co-insurance phase.

Co-insurance Phase: In this phase, you pay 30% co-insurance for your medical and prescription drug expenses until the Out-of-Pocket maximum is met.

The Out-of-Pocket (OOP) maximum: For all coverage tiers (You, You + spouse, You + child(ren) or You + family), an individual family member may not contribute more than the individual out-of-pocket amount of \$6,450. Once a member, regardless of the coverage tier, has met the maximum out-of-pocket of \$6,450, the plan will pay 100% of the cost of all of his/her covered medications. Any dependents continue in the co-insurance phase until the family's total expenses combined meet the maximum out-of-pocket of \$12,900, at which time the plan will pay 100% of the cost of all covered medications.

Note: If you request a brand-name medication when a generic equivalent is available, you will pay the co-insurance, plus the difference in cost between the brand and the generic.

SAVING WITH GENERICS

FDA-approved generics are as safe and effective as their brand-name counterparts. If you're taking a brand-name drug, talk to your doctor and ask whether a less expensive generic drug could treat your condition. If your doctor agrees, ask your doctor to write a new prescription for the generic that you can fill through your prescription benefit.

Home delivery... it's quick and easy

»» Online

Register and log in to Express-Scripts.com or the [Express Scripts Mobile App](#) to order your prescription refills and renewals.

or

»» Call us

We'll contact your doctor to get a new 90-day prescription for home delivery.

or

»» Talk to your doctor

Ask your doctor for a new prescription for up to a 90-day supply. Have your doctor call us at 888.327.9791 for instructions on how to fax your prescription.

Manage your prescriptions online and on the go	Register on Express-Scripts.com	Download the Express Scripts mobile app free
Receive prescription reminders	4	4
Search for potential lower-cost options using My Rx Choices®	4	4
Receive prescription and drug interaction alerts	4	4
Show your virtual ID card at the retail pharmacy		4
Contact a pharmacist	4	
Check your coverage, claims and balances	4	
Print claim forms, order forms and fax forms	4	