



Understanding your combined medical and pharmacy deductible.

Your health plan has a combined medical and pharmacy deductible. This may be a change from what you have had in the past, where the pharmacy benefit is usually separate from the medical benefit. Your plan combines deductibles for medical care and pharmacy care, and you will be required to pay for your covered prescriptions and qualified medical expenses until you meet your deductible.

Prescription costs.

Until you meet the combined medical and pharmacy deductible, you may pay more for prescriptions than you have in the past. For example, in the past your traditional copayment plan may have charged you a \$25 copayment for a medication that costs \$125. With your current health plan, you will pay the actual cost of that same medication (\$125) until you meet your deductible.

How to save money on prescription medications.

Use our network of pharmacies.

You can fill your prescriptions at one of our network pharmacies. Our network includes local and national pharmacies across the U.S. You can find a network pharmacy on myuhc.com.

Paying for expenses.

If you have a health reimbursement account (HRA), health savings account (HSA) or flexible spending account (FSA), you can use money in those accounts to pay for prescriptions and qualified medical expenses.

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Delivered to your door.

Instead of paying month by month for prescriptions, you may save money and time through our home delivery pharmacy, if it's available to you. Home delivery allows you to fill a three-month supply of your prescription medication. In addition, your prescriptions are conveniently mailed to your home with standard shipping at no additional cost.

With home delivery you'll get:

- 24/7 phone access to pharmacists.
- Information about potential lower-cost medication options.
- A state-of-the-art dispensing process with multiple quality checks for safety and accuracy.

Find out about lower-cost options with help from:

- **Your doctor.**

When you're in the doctor's office, ask about lower-cost options for your treatment. There may be an effective, safe alternative that costs less.

- **Customer care.**

Call the number on your health plan ID card for help comparing prescription costs and ask about mail-order service.

- **Your pharmacist.**

Be sure to ask the pharmacist about lower cost options of your prescription and if there are other ways you could be saving money on your prescriptions.

- **myuhc.com®**

Log onto myuhc.com and compare prescription and other medication prices, find lower-cost options and locate pharmacies in the network.

Did you know?

- Generic drugs have the same active ingredients as brand-name drugs.
- There may be a big difference in price between name brand and generic or lower cost prescriptions.



Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts/arrangements (FSAs) and health reimbursement accounts/arrangements (HRAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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