

FAQ: Using your pharmacy benefits



Your pharmacy benefits help you get the right medication at a reasonable price. Take a few minutes to better understand the features and programs in your pharmacy plan. This can help you get the most from your benefits when making medication decisions with your doctor.

Who is OptumRx[®]?

OptumRx is your plan's pharmacy benefit manager (PBM). Your plan sponsor chose us to manage and process your pharmacy claims. We also will answer your pharmacy benefit questions and tell you about programs offered by your plan.

How do I find a participating retail pharmacy?

Your plan's pharmacy network includes thousands of chain and independent pharmacies nationwide. To find one near you, visit our website, [optumrx.com](https://www.optumrx.com). Then use the **Locate a Pharmacy** tool. Or call the customer service number on the back of your health plan ID card.

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How do I fill a prescription at a pharmacy?

There are several ways to fill prescriptions at your pharmacy:

- **Option 1:** Have your doctor call or fax your prescription to the pharmacy.
- **Option 2:** Have your pharmacist call your doctor to ask for a refill request.
- **Option 3:** Visit your retail pharmacy to request a refill or submit a new prescription written by your doctor.

How do I find out which medications are covered by my plan?

A Prescription Drug List (PDL) is a list of brand-name and generic medications covered by your plan. These medications are the best value in quality and price, so using them can help control rising drug costs for you and your benefit plan sponsor.

You can find the most up-to-date PDL at **optumrx.com**. Or call customer service at the number on the back of your ID card. To learn more about your pharmacy benefit coverage, including copayments or coinsurance, please see your plan documents.

Why should I show my ID card when I fill a prescription?

Your pharmacy uses information on your ID card to send your prescription claim to OptumRx for processing. Showing your ID card also ensures that you pay the lowest possible cost.

Even when using a low-cost generics program, you should show your ID card. If the generic medication costs less than your copayment or coinsurance, you pay the lesser amount.

If your plan has a deductible, showing your ID card allows your cost to go toward meeting the deductible.

Can I order medications through home delivery?

If your plan includes home delivery, you can get up to a 90-day supply of your maintenance medication(s) from OptumRx.

To choose home delivery, use any of the following options:



By online registration:

Visit **optumrx.com**, register and follow the simple step-by-step instructions. You can manage your medication online, including filling new prescriptions and transferring other prescriptions to home delivery. You can also set up text message reminders to help manage your medication schedule. Be sure to have your plan ID card and medication bottles on hand.



By phone:

Just call the member phone number on the back of your plan ID card to talk with a customer service representative right now. It's helpful to have your plan ID card and medication bottle available. The representative can also contact your doctor directly if you need a new prescription.



By mail:

Ask your doctor for a new prescription for up to a 90-day supply, plus refills for up to one year. Then go to **optumrx.com** and download the new prescription order form. Mail it to the address provided on the bottom of the form.



By fax / ePrescribe:

Ask your doctor to call **1-800-791-7658** for instructions on how to fax your prescription directly to OptumRx. Or your doctor can send an electronic prescription to OptumRx.

How long does it take to get my order through home delivery?

Refills should arrive in about seven business days after OptumRx receives your order. New orders should arrive in about 10 business days. There is no cost to you for standard delivery. Overnight delivery is available for an additional charge.

How do I order refills through home delivery?

You have four ways to order refills from OptumRx:

- Order online at **optumrx.com**
- Call our automated phone system
- Call customer service at the number on the back of your ID card
- Complete the reorder form inside each medication shipment and send it to us for processing

Remember, by registering at our website, you'll receive email reminders when it is time to refill your prescriptions.

Are generic medications as good and safe as brand-name drugs?

Yes. Every generic medication is equivalent to the brand-name medication. They both have the same strength, purity and quality. Both brand-name and generic medications meet U.S. Food and Drug Administration (FDA) standards for safety and effectiveness.

What tools are available on the OptumRx website?

Our website, [optumrx.com](https://www.optumrx.com), is easy to use and offers a fast, safe and secure way to refill home delivery prescriptions, manage your account, get drug information and pricing, and more. Registration is free and there are no extra fees to order home delivery prescriptions online. Once you register, you can visit our website anytime to use these and other great tools:

- **Medication reminders** — Sign up to get text messages* and emails that remind you to refill or take your medications. Our online refill calendar gives you, family members and caregivers helpful alerts.
- **Medicine Cabinet** — Open up your virtual medicine cabinet to see the status of your prescriptions, review past orders and list any over-the-counter medications you take.
- **Claims history** — View your prescription claims processed by OptumRx.

When can I refill my prescriptions?

You can usually refill prescriptions after you use about two-thirds of the medication. For example, when taken as prescribed:

- 30-day prescriptions may be refilled after 23 days
- 90-day prescriptions may be refilled after 68 days

Can I get permission to refill my medication early, such as before I go on vacation?

If your plan allows early refills in special cases, call customer service at the number on the back of your ID card. Ask for an early refill authorization.

How do I request a prior authorization?

Certain medications may require special approval from your plan to be covered. This is called prior authorization. If your doctor prescribes one of these medications, you, your pharmacist or doctor can begin the review process by calling customer service. A customer service advocate will work with your doctor's office to get the information for a prior authorization review.

*OptumRx provides this service at no cost. Standard message and data rates charged by your carrier may apply.



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).

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